केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

ANNEXURE-II

[Appendix – IV-A]

[See proviso to rule 8 (6)]

Sale notice for sale of immovable properties

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 provision 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/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Canara Bank** (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" on **20.11.2026** for recovery of **Rs. 10,24,947.16 as per demand notice dated 24-12-2021 and interest thereon** due to the **Canara Bank** (Secured Creditor) from **MR. MANISHKUMAR SHASHIKANT SONI, (BORROWER AND MORTGAGOR) and PATEL HARSHAL INDRAVADA, (Guarantor) and CHIRAG VASANTKUMAR PATEL (Guarantor) .** The reserve price will be **Rs.5,47,000.00** and the earnest money deposit will be **Rs.54,700.00-**. Details of immovable property is All the piece and parcel of property Flat no. T 47, Third Floor, Mrunalini Apartment, City Survey no 589 and plot no 434, Dr. Rajendra Prasad Road, Uco park, near Janta Railway Crossing, Vallabh Vidyanagar-688120, Dist Anand Gujarat . Bounded as: North-boundary of plot and then plot no 431, South-Flat no. T-1 (Half Height)-Common Wall, East-Boundary of the plot and then Plot no 433, West-Stair Passage and then Flat no. T-3 standing in the name of **MANISHKUMAR SHASHIKANT SONI, (BORROWER AND MORTGAGOR) .** For detailed terms and conditions of the sale, please refer to the link provided in Canara Bank (Secured Creditor's) website i.e. www.canarabank.bank.in (give details of website)

कृते केनरा बैंक/FOR CANARA BANK

प्राधिकृत अधिकारी/AUTHORISED OFFICER

Authorised Officer

Date:29.10.2026

Place: Vadodara

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केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

ANNEXURE-III
CANARA BANK
COVERING LETTER TO SALE NOTICE

Ref: **0163/AUCTION/MANISH/2026/November** Date:29.10.2026

To

1. MANISHKUMAR SHASHIKANT SONI, T 04, MRUNALI APPARTMENT, VV NAGAR, ANAND GUJARAT 388210 (BORROWER AND MORTGAGOR), 73 RAHIMA NAGAR PART 2, BEHIND T B HOSPITAL BHALEJ ROAD, ANAND 388001 (BORROWER AND MORTGAGOR)
2. PATEL HARSHAL INDRAVADA, 26 STHAPATYA BUNGLOWS, OPPOSITE TARA TOWER, KARAMSAD ANAND (Guarantor)
3. CHIRAG VASANTKUMAR PATEL, "MADHUDEEP" NEAR PANCHAYAT HOSPITAL GAYATRI DINING HALL ROAD, NANA BAZAR, VIDHYANAGAR, ANAND 388210 (Guarantor)

Dear Sir,

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, 2002^1

**********As you are aware, I on behalf of Canara Bank Anand 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 Anand 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.

कृते केनरा बैंक/FOR CANARA BANK
Yours faithfully
Kumar
Authorised Officer
प्राधिकृत अधिकारी/AUTHORISED OFFICER
Canara Bank

ENCLOSURE – SALE NOTICE

[Note: 1. In case of movable assets, Rule 6 (2) of the Security Interest (Enforcement) Rules, 2002 is to be mentioned instead of Rule 8(6). Further, the word 'immovable' is to be modified as 'movable' wherever it occurs including in the heading.]

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केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

CERSAI ID: 400017470718

CANARA BANK (A GOVERNMENT OF INDIA UNDERTAKING)

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) 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** (Secured Creditor), will be sold on "As is where is", As is what is", and Whatever there is" on **20.11.2026**, for recovery of **Rs. 10,24,947.16 as per demand notice dated 24-12-2021 and interest thereon** due to the Secured Creditor from **Shri MANISHKUMAR SHASHIKANT SONI** (name of borrower). The reserve price will be **Rs.Rs.5,47,000/-** and the earnest deposit will be **Rs.54,700.**

1	Name and Address of the Secured Creditor	**Canara Bank, Anand Branch**
2	Name and Address of the Borrower & Guarantor	**1.**MR.MANISHKUMAR SHASHIKANT SONI, T 04, MRUNALI APPARTMENT, VV NAGAR, ANAND GUJARAT 388210 (BORROWER AND MORTGAGOR), 73 RAHIMA NAGAR PART 2, BEHIND T B HOSPITAL BHALEJ ROAD ANAND 388001 (BORROWER AND MORTGAGOR) **2.** PATEL HARSHAL INDRAVADA, 26 STHAPATYA BUNGLOWS, OPPOSITE TARA TOWER, KARAMSAD ANAND (Guarantor) 3. CHIRAG VASANTKUMAR PATEL, "MADHUDEEP" NEAR PANCHAYAT HOSPITAL GAYATRI DINING HALL ROAD, NANA BAZAR VIDHYANAGAR, ANAND 388210 (Guarantor)
3	Total liabilities as on	**Rs. 10,24,947.16 as per demand notice dated 24-12-2021 and interest thereon**
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 Pvt. Ltd (BAANKNET)** **20.11.2026 BETWEEN 01:00 PM – 03:00 PM** **ONLINE**
5	Details of Property/ies	All the piece and parcel of property being Flat no. T 47, Third Floor, Mrunalini Apartment, City Survey no 589 and plot no 434, Dr.

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सिंडिकेट Syndicate
(A GOVERNMENT OF INDIA UNDERTAKING)

		Rajendra Prasad Road, Uco park, near Janta Railway Crossing, Vallabh Vidyanagar-688120, Dist Anand Gujarat . Bounded as: North-boundary of plot and then plot no 431 South-Flat no. T-1 (Half Height)-Common Wall East-Boundary of the plot and then Plot no 433 West-Stair Passage and then Flat no. T-3
6	Reserve Price (Please note to mention separately for each property)	**Rs.5,47,000.00**
7	Earnest Money Deposit	**Rs. 54,700.00**
8	The property can be inspected Date & Time	**16.11.2026** **BETWEEN 10:30 AM TO 05:00 PM**

9. 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/ies will be sold above the Reserve Price.

c. The property can be inspected on **16.11.2026** between **10:30 AM** and **05:00 PM.**

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 & adhaar and adhaar linked with latest Mobile number and also register with digilocker 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 8291220220, Email: support.baanknet@psballiance.com.

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs.1,35,000/- 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 **19.11.2026** at **04:00PM.**

f. 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

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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.

g. The incremental amount/price during the time of each extension shall be **Rs.10,000/-** (incremental price) and time shall be extended to **05 minutes** when valid bid received in last minutes.

h. Sale shall be confirmed in favor of the successful bidder, subject to confirmation of the same by the secured creditor.

i. 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.

j. 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, Anand** IFSC Code **CNRB0000163.**

k. All charges for conveyance, stamp duty and registration, GST 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/ 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.

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n. 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 **16.11.2026** from **10:30 A.M** to **05:00 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 **Mr. Aditya Upgade, Ph No 7262836807 Email ID:- cb0163@canarabank.com** 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

कृते केनरा बैंक/FOR CANARA BANK

Place: Vadodara

Date: 29.10.2026

Authorised Officer
प्राधिकृत अधिकारी/ AUTHORISED OFFICER
Canara Bank

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