केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

ANNEXURE-II

[Appendix – IV-A]

[See provision to rule 8 (6)]

Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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 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. 8,42,436/- As per demand notice dated 23-01-2020 and interest thereon** due to the **Canara Bank** (Secured Creditor) from **KANTI JOYATRAM HIRAGAR** (Name of borrower) and **PRAKASHBHAI SONARAM BHURA (Guarantor)** . The reserve price will be Rs. 3,00,000/- and the earnest money deposit will be **Rs. 30,000/-.** Details of immovable property is Residential House at Plot No.10,Survey No-735/1 Block No 751,Admeasuring 60.75 sq mtrs, Devine Residency Village Hathuran, Taluka Mangrol ,District Surat. 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

Authorised Officer

प्राधिकृत अधिकारी/ AUTHORISED OFFICER

Date: **29.10.2026**

Place: Vadodara

Confidential

केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

ANNEXURE-III
CANARA BANK
COVERING LETTER TO SALE NOTICE

Ref: AUCTION/ KANTIJOYATRAM /2026/November Date: **29.10.2026**

To

1. **KANTI JOYATRAM HIRAGAR,583 AMBIKA NAGAR KOSAD SURAT GUJARAT 394107 (Borrower and Mortgagor)**
2. **PRAKASHBHAI SONARAM BHURA, B 195 MANSAROVAR SOCIETY,GODADARA SURAT GUJARAT 394107 (GUARANTOR)**

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, 2002^1

****

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

प्राधिकृत अधिकारी/AUTHORISED OFFICER

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.]

Confidential

केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

Cersai Id : 400014202569

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. 8,42,436/- As per demand notice dated 23-01-2020 and interest thereon** due to the **Canara Bank** (Secured Creditor) from **KANTI JOYATRAM HIRAGAR**(mention name of borrower) and **PRAKASHBHAI SONARAM BHURA**((mention name of Guarantor). The reserve price will be **Rs. 3,00,000/-** and the earnest money deposit will be **Rs. 30,000/- .**

1	Name and Address of the Secured Creditor	**Canara Bank, Ankleshwar**
2	Name and Address of the Borrower & Guarantor	1. **KANTI JOYATRAM HIRAGAR,583 AMBIKA NAGAR KOSAD SURAT GUJARAT 394107 (Borrower and Mortgagor)** 2. **PRAKASHBHAI SONARAM BHURA, B 195 MANSAROVAR SOCIETY,GODADARA SURAT GUJARAT 394107 (GUARANTOR)**
3	Total liabilities as on date	**Rs. 8,42,436/- As per demand notice dated 23-01-2020 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 Time 01:00 PM – 03:00 PM** **Online**
5	Details of Property/ies	Residential House at Plot No.10,Survey No-735/1 Block No 751,Admeasuring 60.75 sq mtrs, Devine Residency Village Hathuran, Taluka Mangrol ,District Surat **Bounded as:** East:- Society Road West:- open space North:- open space South:- Plot no -9

Confidential

केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

6	Reserve Price (Please note to mention separately for each property)	**Rs 3,00,000/-**
7	Earnest Money Deposit	**Rs 30,000/-**
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 & addhaar and addhaar 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. 30,000/-** 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 **04:00 PM.**

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

Confidential

g. The incremental amount/price during the time of each extension shall be **Rs.10,000/-** 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, **Ankleshwar** Name of Branch, IFSC Code **CNRB0003804**.

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.

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 **5:00 P.M.**

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

Confidential

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

p. For further details **Mr Mr Kartik Soni , Sr Manager, Ph No 8238086194 , email id:- cb3804@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

Canara Bank

Confidential