केनरा बैंक Canara Bank

भारत सरकार का उपक्रम/ A GOVERNMENT OF INDIA UNDERTAKING

क्षेत्रीय कार्यालय कोल्हपुर /REGIONAL OFFICE KOLHAPUR

COVERING LETTER TO SALE NOTICE

Ref: ROKOL/SAL/NOTICE/COVER/MAN06 Date: 04.11.2026

To,

1. **MR. MANOJ LAXMAN JADHAV . .** ... **(BORROWER)**
   Z P COLONY TYPE 11/26/1 SINDHUNAGRI
   ORAS TAL KUDAL SINDHUDURG MAHARASHTRA 416812

2. **MRS. SHALINI LAXMAN JADHAV** ...**(GUARANTOR)**
   JEEVANDEEP COMPLEX B 15 879 KHARYEWADI
   ORAS TAL KUDAL SINDHUDURG MAHARASHTRA 415703

3. **MR. RAJENDRA SITARAM SHIRODKAR** .... **(GUARANTOR)**
   Z P COLONY ORAS TAL KUDAL SINDHUDURG MAHARASHTRA 415703

4. **MRS. MANASI MANOJ JADHAV . .** ... **(GUARANTOR)**
   Z P COLONY TYPE 11/26/1 SINDHUNAGRI
   ORAS TAL KUDAL SINDHUDURG MAHARASHTRA 416812

Dear Sir/Madam,

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.

As you are aware, I, on behalf of Canara Bank, KASAL 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 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,

कृते केनरा बैंक/ For CANARA BANK

पधिकृत अधिकारी/AUTHORISED OFFICER

SANDEEP VILASRAO ATOLE
Authorized Officer,
Canara Bank
ENCLOSURE – SALE NOTICE

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भारत सरकार का उपक्रम/ A GOVERNMENT OF INDIA UNDERTAKING

क्षेत्रीय कार्यालय कोल्हपुर /REGIONAL OFFICE KOLHAPUR

Ref: ROKOL/SL/NOTICE/MAN06 **Date: 04.11.2026**

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 to the Secured Creditor, Possession of which has been taken by the **Authorised Officer of Canara Bank KASAL branch, will be sold on "As is where is", "As is what is", and "Whatever there is" on 27.11.2026, for recovery of Rs.** 4,02,712.4 **(as on 31.10.2026) plus further interest and other expenses there on due to the KASAL Branch of Canara Bank from** MR. MANOJ LAXMAN JADHAV .

The Reserve price of the Property will be **Rs. 15,10,000.00 and the earnest money deposit for the property will be Rs. 1,51,000.00**
The Earnest Money Deposit shall be deposited on or before **27.11.2026 12:00 PM.**

Details and full description of the immovable property

FLAT NO 15 2ND FLOOR B WING S NO 106 Hi No 04 A/5, Jevandeep Jaitapkar Colony , Oros (BII) Tal Kudal Dist Sindhudurg 416812

Bounded as – As per loan agreement

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 Manager, KASAL Branch, Canara Bank, **Mob. 8719904615** and e-mail id. cb15375@canarabank.com during office hours on any working day.

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / AUTHORISED OFFICER

SANDEEP VILASRAO ATOLE
Authorised Officer
CANARA BANK

Date: 04.11.2026
Place: Kolhapur

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केनरा बैंक Canara Bank

भारत सरकार का उपक्रम/ A GOVERNMENT OF INDIA UNDERTAKING

क्षेत्रीय कार्यालय कोल्हपुर /REGIONAL OFFICE KOLHAPUR

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1. Name and Address of the Secured Creditor: Canara Bank, **KASAL** Branch, KASALMaharashtra

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

1. **MR. MANOJ LAXMAN JADHAV . .** ... **(BORROWER)**
Z P COLONY TYPE 11/26/1 SINDHUNAGRI
ORAS TAL KUDAL SINDHUDURG MAHARASHTRA 416812

2. **MRS. SHALINI LAXMAN JADHAV** ...**(GUARANTOR)**
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4. **MRS. MANASI MANOJ JADHAV . .** ... **(BORROWER)**
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3. Total liabilities as on 31.10.2026: **Rs.** 4,02,712.4 (interest and other expenses there on)

4. (a) **Mode of Auction** : Online E-Auction
(b) **Details of Auction service provider**:

Company Name	**M/s PSB Alliance Pvt Ltd**
Helpdesk Number	**8291220220**
Email	**support.baanknet@psballiance.com**
Website	**https://baanknet.com/**

(c) **Date & Time of Auction: Date: 27.11.2026**; Time: **1:00 PM to 2:00 PM**
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

(d) **Place of Auction:** ON LINE

5. **Reserve Price: Rs.15,10,000.00**
6. **EMD Amount: Rs.01,51,000.00**
7. Other terms and conditions:

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 Authorised Officer, on all working days during office hours from 10:00 am to 05:00 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.

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d) EMD amount to be **deposited b**y way ONLINE PAYMENT On BAANKNET Portal wallet in favour of Canara Bank Regional Office Kasal Branch, A/c No 209272434 IFSC Code: **CNRB0015375 on or before 27.11.2026 12:00 PM.**

e) Only after payment of the EMD amount, the intending bidders shall be allowed to participate for the auction bidding process.

f) 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. 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 Pvt Ltd**.

g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000/-. 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 favour 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 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.

j) For sale proceeds of Rs. 50.00 lakhs (Rupees Fifty Lakhs) 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.

k) **All charges for conveyance, stamp duty/GST and registration, TDS, tax, dues of Local self Govt. (property tax, water sewerage, electricity bills, and transfer fees) etc., if any due against the property shall be borne by the successful bidder only.**

l) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

m) 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 branch who, as a facilitating centre, shall make necessary arrangements.

n)For further details contact Manager, Canara Bank, KASAL Branch Mob No: **8830163090** e-mail id cb15375@canarabank.com OR the service provider M/s PSB Alliance Pvt Ltd, Helpdesk Number: 8291220220, Email:support.baanknet@psballiance.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.

कृते केनरा बैंक/ For CANARA BANK

प्राधिकृत अधिकारी/AUTHORISED OFFICER
SANDEEP VILASRAO ATOLE
Authorised Officer
CANARA BANK

Date: 04.11.2026
Place: Kolhapur

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