केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

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CANARA BANK
COVERING LETTER TO SALE NOTICE

Ref: **JOLVA/E-AUCTION/HL/2026-27** **Date: 06.11.2026**

To,

MRS JYOTIBEN RAMESHBHAI MALI (LEGAL HEIR OF LATE MR RAMESHBHAI BHATUBHAI MALI) (BORROWER)
ADD1: PLOT NO-107, SHREE NIWAS GREEN CITY VIBHAG-1, NEAR JAISAL SILK MILLS PRIVATE LIMITED, SURAT-BARDOLI ROAD, MOJE VILLAGE-KADODARA, TAL-PALSANA, DIST-SURAT, GUJARAT-394327

MASTER BHAVESH RAMESHBHAI MALI (LEGAL HEIR OF LATE MR RAMESHBHAI BHATUBHAI MALI)
ADD1: PLOT NO-107, SHREE NIWAS GREEN CITY VIBHAG-1, NEAR JAISAL SILK MILLS PRIVATE LIMITED, SURAT-BARDOLI ROAD, MOJE VILLAGE-KADODARA, TAL-PALSANA, DIST-SURAT, GUJARAT-394327

MASTER KALPESH RAMESHBHAI MALI (LEGAL HEIR OF LATE MR RAMESHBHAI BHATUBHAI MALI)
ADD1: PLOT NO-107, SHREE NIWAS GREEN CITY VIBHAG-1, NEAR JAISAL SILK MILLS PRIVATE LIMITED, SURAT-BARDOLI ROAD, MOJE VILLAGE-KADODARA, TAL-PALSANA, DIST-SURAT, GUJARAT-394327

MR BHAGVANBHAI K MALI (GUARANTOR)
ADD1:S/O KAILASHBHAI, 47, CHANCHAL NAGAR SOCIETY, MURGHA KENDRA, KAPODARA, VARACHHA ROAD, SURAT CITY, DIST-SURAT, GUJARAT-395006

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) & 9(1) of the Security Interest (Enforcement) Rules, 2002.

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

AUTHORISED OFFICER
CANARA BANK

AUTHORISED OFFICER

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ENCLOSURE – SALE NOTICE

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E AUCTION SALE NOTICE

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 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 properties hypothecated/pledged/charged to the Secured Creditor, the **PHYSICAL Possession** of which has been taken by the Authorised Officer of the Canara Bank, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **10.12.2026**, for recovery of **Rs. 9,68,878.87/- (Rupees Nine Lakh Sixty-Eight Thousand Eight Hundred Seventy-Eight and Paisa Eighty-Seven Only) as on 31.03.2026 plus further interest and other charges due due to Canara Bank Surat JOLVA Branch from MRS JYOTIBEN RAMESHBHAI MALI (LEGAL HEIR OF LATE MR RAMESHBHAI BHATUBHAI MALI), MASTER BHAVESH RAMESHBHAI MALI (LEGAL HEIR OF LATE MR RAMESHBHAI BHATUBHAI MALI) and MASTER KALPESH RAMESHBHAI MALI (LEGAL HEIR OF LATE MR RAMESHBHAI BHATUBHAI MALI) (hereinafter referred to as "the Borrowers") and NA (Co-Borrower) and MR BHAGVANBHAI K MALI** (hereinafter referred to as "the Guarantor")

a) The Reserve price & EMD of the properties will be as follows: -

Sr. No.	Property Details	Reserve Price	EMD Amt.
1.	**All that piece and parcel of property lying, being of Block No 110(Revenue Survey no 104, 105) admeasuring 29138.00 Sq mtrs (Non Agriculture)(Residential Propose) named " Shree Nivash Green City", Vibhag-1, Plot No 107, admeasuring 62.70 Sq Mtrs with undivided right situated at village:Kadodara Tal-Palsana, Dist-Surat, Gujarat** **Boundaries :** **North : Society Internal Road,** **South : Plot No 144,** **East : Plot No 106-A,** **West: Plot No 107-A** **CERSAI ID –400013371779**	**Rs. 1600000/-**	**Rs. 160000/-**

b) The Earnest Money Deposit shall be deposited on or before dt. 09.12.2026.

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Details and full description of the property (ies):

Sr. No.	Property Details	Name of the Title holder
1.	**EMT of All that piece and parcel of property lying, being of Block No 110(Revenue Survey no 104, 105) admeasuring 29138.00 Sq mtrs (Non Agriculture)(Residential Propose) named " Shree Nivash Green City", Vibhag-1, Plot No 107, admeasuring 62.70 Sq Mtrs with undivided right situated at village:Kadodara Tal-Palsana, Dist-Surat, Gujarat** **Boundaries :** **North : Society Internal Road,** **South : Plot No 144,** **East : Plot No 106-A,** **West: Plot No 107-A** **CERSAI ID –400013371779**	**MR RAMESHBHAI BHATUBHAI MALI**

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 Chief Manager, Surat Regional Office, Canara Bank, Ph. No. 7227019935 during office hours on any working day.

कृते केनरा बैंक / FOR CANARA BANK
प्राधिकृत अधिकारी / AUTHORISED OFFICER

Date: 06.11.2026
Place: SURAT

AUTHORISED OFFICER
CANARA BANK

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सिंडिकेट Syndicate
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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 06.11.2026

1. Name and Address of the Secured Creditor: Canara Bank, **JOLVA Branch**
2. Name and Address of the Borrower(s)/Guarantor(s):

MRS JYOTIBEN RAMESHBHAI MALI (LEGAL HEIR OF LATE MR RAMESHBHAI BHATUBHAI MALI) (BORROWER)
ADD1: PLOT NO-107, SHREE NIWAS GREEN CITY VIBHAG-1, NEAR JAISAL SILK MILLS PRIVATE LIMITED, SURAT-BARDOLI ROAD, MOJE VILLAGE-KADODARA, TAL-PALSANA, DIST-SURAT, GUJARAT-394327

MASTER BHAVESH RAMESHBHAI MALI (LEGAL HEIR OF LATE MR RAMESHBHAI BHATUBHAI MALI)
ADD1: PLOT NO-107, SHREE NIWAS GREEN CITY VIBHAG-1, NEAR JAISAL SILK MILLS PRIVATE LIMITED, SURAT-BARDOLI ROAD, MOJE VILLAGE-KADODARA, TAL-PALSANA, DIST-SURAT, GUJARAT-394327

MASTER KALPESH RAMESHBHAI MALI (LEGAL HEIR OF LATE MR RAMESHBHAI BHATUBHAI MALI)
ADD1: PLOT NO-107, SHREE NIWAS GREEN CITY VIBHAG-1, NEAR JAISAL SILK MILLS PRIVATE LIMITED, SURAT-BARDOLI ROAD, MOJE VILLAGE-KADODARA, TAL-PALSANA, DIST-SURAT, GUJARAT-394327

MR BHAGVANBHAI K MALI (GUARANTOR)
ADD1:S/O KAILASHBHAI, 47, CHANCHAL NAGAR SOCIETY, MURGHA KENDRA, KAPODARA, VARACHHA ROAD, SURAT CITY, DIST-SURAT, GUJARAT-395006

3.Total liabilities: Rs. 9,68,878.87/- (Rupees Nine Lakh Sixty-Eight Thousand Eight Hundred Seventy-Eight and Paisa Eighty-Seven Only) as on 31.03.2026 plus further interest and other charges due in the housing Loan account, due to Canara Bank.

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

(b) Details of Auction service provider:

Service Provider	M/s PSB Alliance Pvt Ltd (BAANKNET)
Address	Corporate Office: - Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai, Maharashtra - 400037
Helpdesk Number	8291220220, 9892219848, 8160205051
Email	support.baanknet@psballiance.com,
Website	https://baanknet.com/

(c) Date & Time of Auction: 10.12.2026 Time 1.00 PM to 3.00 PM

(d) Place of Auction: Surat

5. Reserve Price & EMD Amt.:

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Sr. No.	Property Details	Reserve Price	EMD Amt.
1.	**EMT of All that piece and parcel of property lying, being of Block No 110(Revenue Survey no 104, 105) admeasuring 29138.00 Sq mtrs (Non Agriculture)(Residential Propose) named " Shree Nivash Green City", Vibhag-1, Plot No 107, admeasuring 62.70 Sq Mtrs with undivided right situated at village:Kadodara Tal-Palsana, Dist-Surat, Gujarat** **Boundaries :** **North : Society Internal Road,** **South : Plot No 144,** **East : Plot No 106-A,** **West: Plot No 107-A** **CERSAI ID –400013371779**	**Rs. 1600000/-**	**Rs. 160000/-**

6. Other terms and conditions:

a) Auction/ bidding shall be only through "Online Electronic Bidding" through the website of **website M/s PSB Alliance Pvt Ltd (BAANKNET).** 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 / visited, with prior Appointment with Authorised Officer, on **04.12.2026.**

c) The property will be sold not below the Reserve Price.

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 "on or before 09.12.2026.**

e) Intending bidders shall hold a valid e-mail address.

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **09.12.2026**, to Canara Bank, **JOLVA 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 M/s PSB Alliance Pvt Ltd (BAANKNET) and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the Service Provider:

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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

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 multiples 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 favour 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.

k) Remaining amount of bids is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank Surat JOLVA branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account "**CANARA BANK JOLVA BRANCH**" **A/c No. 209272434; IFSC Code: CNRB0017179.**

l) For sale proceeds of Rs. 50 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds for factory Land & Building and submit the original receipt of TDS certificate to the Bank.
(Payment of TDS is at the rate as notified by GOI from time to time and it is the responsibility of the purchaser).

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

n) The Auction Sale is conducted on **"As is where is, As is what is and Whatever there is"** Basis. Bank is not aware of any pending charges, taxes, etc. Purchasers are bound to verify the same and, if any, have to bear the same.

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

p) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office Surat or surat JOLVA branch who, as a facilitating centre, shall make necessary arrangements.

q) For further details contact **Authorised Officer, Canara Bank,** (Mob – 7227019935/8511125303/9429893329) e-mail id CB17179@CANARABANK.COM; the Service Provider: for the Service Provider: M/s PSB Alliance (BAANKNET); CONTACT PERSON: - KARAN MODI; CONTACT NUMBER: 7016-716557. Support Helpdesk Number: - 8291220220, 7046612345, 6354910172, 9892219848, 8160205051.
EMAIL: support.baanknet@psballiance.com

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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

Place: SURAT
Date: 06.11.2026

AUTHORISED OFFICER
CANARA BANK

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