केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate

Ref:AHMRO/LAMBHA/E-AUCTION/JASHODABEN/NOV/2026-27/RM **Date: 06/11/2026**

To,

1.	SMT. JASHODABEN DIPAKKUMAR RAVAL Flat No. D-208, SECOND FLOOR, ADITYA AWAS, VATVA, AHMEDABAD. ALSO AT: W/O DIPAKKUMAR 13, PRARTHNA NAGAR, B/H GURUKRUPA PETROL PUMP, MANPRIT HOTEL NI GALI, ASLALI-NAROL ROAD, NAROL, AHMEDABAD 382405	BORROWER/ MORTGAGOR
2.	LEGAL HIERS OF CO-BORROWER NAMELY LATE SHRI DIPAKKUMAR RAVAL Flat No. D-208, SECOND FLOOR, ADITYA AWAS, VATVA, AHMEDABAD ALSO AT: 13, PRARTHANA NAGAR, B/H GURUKRUPA PETROL PUMP, MANPRIT HOTEL NI GALI, ASLALI-NAROL ROAD, NAROL, AHMEDABAD 382405.	CO- BORROWER

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 Lambha 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 Lambha 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.

Yours faithfully,
कृते, केनरा बैंक/For Canara Bank

प्राधिकृत अधिकारी/Authorised Officer
AUTHORISED OFFICER
CANARA BANK

केनरा बैंक/CANARA BANK
के.का.
R.O.
Recovery/Legal & Fraud Prevention Section
अहमदाबाद/AHMEDABAD

ENCLOSURE – SALE NOTICE

Lambha Branch: Rudra Green, Shop No.17 to 20, Lambha Road, Near Old Narol Court, Lambha, Ahmedabad, Gujarat 382405 Phone no: 8238060965 Email: cb4533@canarabank.com

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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, the possession of which has been taken by the Authorised Officer of Lambha Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **23/11/2026, for recovery of Rs. 5,26,001.90 (Rupees Five Lakh Twenty-Six Thousand One and Paisa Ninety Only) as on 18/12/2024 + further Interest and charges from 19/12/2024 + further Interest and charges thereon due to the Lambha Branch of Canara Bank from borrower, SMT. JASODABEN DIPAKKUMAR RAVAL AND LATE SHRI DIPAKKUMAR RAVAL.**

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

SR	Property Details	Reserve Price	EMD Amt.
1.	The immovable property bearing Flat No. D/208 on the second floor admeasuring about 42 Sq. Yards i.e. 35.11 Sq. Mtrs.(Super Built-up area) and land in undivided share 11.38 Sq. Mtr. In building/scheme known as "Aditya Aavas" constructed on the land bearing Survey No 459, 460/1, T.P. Scheme No. 80, Final Plot No. 24 admeasuring 2731 Sq. Mtrs. of (Vatva-6), totally admeasuring 4552 Sq. Mtrs. Situate lying and being at mouje Vatva of Taluka Vatva in the Registration District of Ahmedabad and Sub District of Ahmedabad-11 (Aslali) Bounded as Under: East: Flat No. D/205 West: Common Plot Garden North: Flat No. D/207 South: Flat No. D/209 CERSAI Security Interest ID : 400020297911	**Rs. 5,10,400.00**	**Rs. 51,040.00**

a) **The Earnest Money Deposit shall be deposited on or before dt. 22/11/2026.**

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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, Canara Bank, Lambha Branch, Ahmedabad** (Ph. No. 8238060965) during office hours on any working day.

कृते, केनरा बैंक/For Canara Bank

अधिकृत अधिकारी/Authorised Officer

केनरा बैंक/CANARA BANK क्षे.का. R.O. Recovery, Legal & Fraud Prevention Section अहमदाबाद AHMEDABAD

Date : 06/11/2026
Place : Ahmedabad

Authorised Officer
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 06/11/2026

Name and Address of the Secured Creditor		**Canara Bank, LAMBHA BRANCH: Rudra Green, Shop No.17 To, 20, Lambha Rd, Near Old Narol Court, Lambha, Ahmedabad, Gujarat 382405**
1.	SMT. JASHODABEN DIPAKKUMAR RAVAL Flat No. D-208, SECOND FLOOR, ADITYA AWAS, VATVA, AHMEDABAD. ALSO AT: W/O DIPAKKUMAR 13, PRARTHNA NAGAR, B/H GURUKRUPA PETROL PUMP, MANPRIT HOTEL NI GALI, ASLALI-NAROL ROAD, NAROL, AHMEDABAD 382405	BORROWER/ MORTGAGOR
2.	LEGAL HIERS OF CO-BORROWER NAMELY LATE SHRI DIPAKKUMAR RAVAL Flat No. D-208, SECOND FLOOR, ADITYA AWAS, VATVA, AHMEDABAD ALSO AT: 13, PRARTHANA NAGAR, B/H GURUKRUPA PETROL PUMP, MANPRIT HOTEL NI GALI, ASLALI-NAROL ROAD, NAROL, AHMEDABAD 382405.	CO- BORROWER

1. **Total liabilities**: as on 18/12/2024, amounts to Rs. 5,26,001.90 (Rupees Five Lakh Twenty-Six Thousand One and Paisa Ninety Only) + further Interest and charges thereon.

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2. (a) **Mode of auction** : E-auction

(b) **Details of Auction Service Provider**: **M/s PSB Alliance Pvt Ltd (BAANKNET)**

Helpdesk number :- 8291220220, 9892219848, 8160205051

E-mail :- support.baanknet@psballiance.com

Website :- https://baanknet.com/

(c) Date & Time of Auction: 23/11/2026 (10:00 AM TO 3:00 PM)

3. **Reserve Price : Property - Rs. 5,10,400.00 (Rupees Five Lakh Ten Thousand Four Hundred only).**

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 17/11/2026 between 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.

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.

e) Intending bidders shall hold a valid e-mail address. For details with User Creation & other guidance please contact the service provider : **M/s PSB Alliance (BAANKNET). Helpdesk number:-** 8291220220, 9892219848, 8160205051, Email :- support.baanknet@psballiance.com, Website- https://baanknet.com/

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 22/11/2026 to Canara Bank, Lambha 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.

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ii) Bidders Name. Contact No. Address, E Mail Id.

iii) Bidder's A/c details for online refund of EMD.

g) The intending bidders should register their names at portal https://baanknet.com/ Helpdesk Number: - 8291220220, 9892219848, 8160205051.

User can visit website of **M/s PSB Alliance (BAANKNET)** for any help, FAQ and User manual **Helpdesk number:- 8291220220, 9892219848, 8160205051, Email- support.baanknet@psballiance.com, Website- https://baanknet.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 multiplies of **Rs. 10,000.00**. 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) **For sale proceeds of Rs. 50,00,000.00 (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.**

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

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

n) 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, Ahmedabad or Lambha Branch which, as a facilitating center, shall make necessary arrangements.

o) For further details, contact **Manager, Canara Bank, Lambha Branch, Ahmedabad** (Ph. No. 8238060965) e-mail id cb4533@canarabank.com OR the service provider **M/s PSB Alliance Pvt Ltd (BAANKNET). Helpdesk number: 8291220220, 9892219848, 8160205051, Email – support.baanknet@psballiance.com, Website- https://baanknet.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

अधिकृत अधिकारी/Authorised Officer

Place: AHMEDABAD
Date: 06/11/2026

Authorised Officer
Canara Bank