CANARA BANK
VASAI ROAD DIWANMAN[15475]
COVERING LETTER TO SALE NOTICE

Ref: SALE NOTICE /123688794/15475/NOVEMBER/2026 **Date: 29.10.2026**

To

Mr. Ramlal Lalji Vishwakarma (Borrower and Mortgagor) and
Smt. Sangeeta Vishwakarma(Co-Borrower and Mortgagor)
Shop No.6 Dolphin View, Church Road,
Nr Ganpati Mandir Manickpur,
Barampur, Vasai West 401202
Mobile No. 9766339548, 8698962927

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.

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As you are aware, I on behalf of Canara Bank **Vasai Road Diwanman[15475]** 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 **Vasai Road Diwanman[15475]**

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,

For Canara Bank

Shailendra Kumar Choudhary
Authorised Officer (AGM),
Canara Bank
ENCLOSURE – SALE NOTICE

Authorised Officer

केनरा बैंक Canara Bank
वसूली, विधिक व धोकाधडी निवारण अनुभाग
RECOVERY, LEGAL & FRAUD PREVENTION SECTION

CANARA BANK
VASAI ROAD DIWANMAN[15475]
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) & 9 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 Vasai Road Diwanman Branch [15475]**, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **25.11.2026** for recovery of **Rs.27,87,158.58 (Rupees Twenty Seven Lakh Eighty Seven Thousand One Hundred Fifty Eight and Fifty Eight Paise Only)** as on **28.10.2026** plus interest, charges and other cost from **29.10.2026** due to the Secured Creditor from **Ramlal Lalji Vishwakarma(Borrower and Mortgagor) and Smt. Sangeeta Vishwakarma(Co-Borrower and Mortgagor).** The Reserve Price Will Be **Rs.17,96,000.00 (Rupees Seventeen Lakh Ninety Six Thousand Only)** and the earnest money deposit will be **Rs.1,79,600.00 (Rupees One Lakh Seventy Nine Thousand Six Hundred Only)**

1	Name and Address of the Secured Creditor	**Vasai Road Diwanman[15475]**
2	Name and Address of the Borrower & Guarantor	**Mr. Ramlal Lalji Vishwakarma (Borrower and Mortgagor) and Smt. Sangeeta Vishwakarma(Co-Borrower and Mortgagor)** Shop No.6 Dolphin View, Church Road, Nr Ganpati Mandir Manickpur, Barampur, Vasai West 401202 Mobile No. 9766339548, 8698962927
3	Total liabilities as on **28.10.2026**	**Rs.27,87,158.58 (Rupees Twenty-Seven Lakh Eighty-Seven Thousand One Hundred Fifty-Eight and Fifty-Eight Paise Only)**
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 (BAANKNET)** **25.11.2026** **Timing 12.00 P.M. to 2.00 PM** **https://baanknet.com**
5	Details of Property/ies	**Residential Building:** **All that part and parcel of the property consisting of Flat No 708 7th Floor, 3 B Wing in building No 3A & 3B Paramount Enclave, village Mahim Taluka & District Palghar 401404** **Boundaries of the Property:** **North: Open Space** **South: Flat No/707** **East: Passage & Flat No.709** **West: Open Space** **CERSAI:** **Security ID:400050727553**

केनरा बैंक Canara Bank
वसूली, विधिक व धोखाधड़ी निवारण अनुभाग
RECOVERY LEGAL & FRAUD PREVENTION SECTION

6	Reserve Price	**Rs.17,96,000.00 (Rupees Seventeen Lakh Ninety Six Thousand Only)**
7	Earnest Money Deposit	**Rs.1,79,600.00 (Rupees One Lakh Seventy Nine Thousand Six Hundred Only)**
8	The property can be inspected Date & Time	**23.11.2026 between 10.00 AM and 4.00 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.

b. The property/ies will not be sold below the Reserve Price.

c. The property can be inspected on **23.11.2026 between 10.00 A.M. and 4.00 P.M.**

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 (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.**1,79,600.00 (Rupees One Lakh Seventy Nine Thousand Six Hundred Only)** 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" in favour of **CANARA BANK, A/C NO 209272434 IFSC CODE: CNRB0015475** on or **before 25.11.2026 at 11.00AM.**

f. The incremental amount/price during the time of each extension shall be **Rs.10,000/-** and time shall be extended to 15 minutes when valid bid received in last minutes

g. 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. 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 amount 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.

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effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

h. 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 same day and or not later than next day from the date of 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 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 should be remitted through RTGS/NEFT to **Account No. 209272434 of Canara Bank Vasai Road Diwanman[15475], IFSC CODE: CNRB0015475.**

k. All charges for conveyance, stamp duty and registration 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 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 asset and before 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 **23.11.2026 from 10.00 a.m. to 4.00 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 **Assistant General Manager, Recovery and Legal Section Regional office North Mumbai (Shri. Shailendra Kumar Choudhary, Contact No: 8655963283)** or Branch Incharge **Vasai Road Diwanman[15475] (Senior Manager, MANISH KUMAR, Contact No 919304404306)** may be contacted during office hours on any working day. **The service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact details 8291220220, Email: Support.BAANKNET@psballiance.com.)."**

For Canara Bank

Authorised Officer

Place: MUMBAI
Date: 29.10.2026

Shailendra Kumar Choudhary
Authorised Officer (AGM)
Canara Bank

केनरा बैंक Canara Bank वसूली, विधिक व धोखाधड़ी नियंत्रण अनुभाग RECOVERY, LEGAL & FRAUD PREVENTION SECTION