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

CANARA BANK
VADA [04640]
COVERING LETTER TO SALE NOTICE

Ref: SALE NOTICE/311550861/NOVEMBER/04640/2026 **Date: 29.10.2026**

To

Shri Manish Rattibhan Chauhan (Borrower and Mortgagor) &
Smt. Reshama Chauhan (Co-Borrower and Mortgagor)
Residing at C/o Rattibhan Chauhan Room no. K 511,
Siyaram Welfare Society Mandi Pada,
Near St Xavier High School, Kashi
Mirabhayander, Maharashtra 401107
Mobile No. 917208663019
Email Id: manisa.chauhan210@gmail.com

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 **Canara Bank, Vada [04640]** 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 **Canara Bank, Vada [04640]**

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
Authorised Officer

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

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

केनरा बैंक Canara Bank
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CANARA BANK
VADA [04640]
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, Vada [04640] Branch**, 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.24,57,306.04 (Rupees Twenty Four Lakh Fifty Seven Thousand Three Hundred Six and Four Paise Only)** as on **28.10.2026** plus interest, charges and other cost from **29.10.2026** , due to the Secured Creditor from **Shri. Manish Rattibhan Chauhan S/o Shri. Rattibhan Chauhan(Borrower and Mortgagor) & Smt. Reshama Chauhan W/o Shri. Manish Rattibhan Chauhan(Co-Borrower and Mortgagor).** The reserve price will be **Rs.16,06,000.00 (Rupees Sixteen Lakh Six Thousand only)** and the earnest money deposit will be **Rs.1,60,600.00(Rupees One Lakh Sixty Thousand Six Hundred Only)**

1	Name and Address of the Secured Creditor	**Canara Bank, Vada [04640]**
2	Name and Address of the Borrower & Guarantor	**Shri Manish Rattibhan Chauhan S/o Shri. Rattibhan Chauhan(Borrower and Mortgagor) &** **Smt. Reshama Chauhan W/o Shri. Manish Rattibhan Chauhan(Co-Borrower and Mortgagor)** Residing at C/o Rattibhan Chauhan Room no. K 511, Siyaram Welfare Society Mandi Pada, Near St Xavier High School, Kashi Mirabhayander, Maharashtra 401107 Mobile No. 917208663019 Email Id: manisa.chauhan210@gmail.com
3	Total liabilities as on **28.10.2026**	**Rs.24,57,306.04 (Rupees Twenty Four Lakh Fifty Seven Thousand Three Hundred Six and Four 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 Flat No. C/204 (Rera Carpet adm.30.29 sq. mtrs. & 4.27 sq. mtrs.(Balcony Area), 2nd Floor, C-Wing, "Mann Complex", Navali, Palghar-401404, situated at land bearing Gut No.122/S.No.37/6 and 39P., Plot No.12, 13 of Village Navali via Surya Prakalp, Taluka & District Palghar. Standing in the name of **Shri Manish Rattibhan Chauhan S/o Shri. Rattibhan Chauhan(Borrower and Mortgagor) & Smt. Reshama Chauhan W/o Shri. Manish Rattibhan Chauhan(Co-Borrower and Mortgagor)** **Boundaries of the Property:** North -: B Wing South -: Open Plot East -: Open Plot & Shiv Temple

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		West -: Open Land **CERSAI:** Security Interest id 400064605410
6	Reserve Price	**Rs.16,06,000.00 (Rupees Sixteen Lakh Six Thousand only)**
7	Earnest Money Deposit	**Rs.1,60,600.00(Rupees One Lakh Sixty 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.1,60,600.00(Rupees One Lakh Sixty 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:CNRB0004640** 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.
h. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

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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 Canara Bank, Vada [04640], IFSC CODE:CNRB0004640.**

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 is to clarified that an amount of Rs.99,000.00 is pending for disbursement to the builder/developer as per the loan terms, while the remaining sanctioned loan amount Rs.18,81,000.00 has already been disbursed. The Bank shall not be liable for such disbursement, and the property is being sold on "As is where is", "As is what is" and "Whatever there is" basis.

o. 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.**

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

q. For further details **Assistant General Manager, Recovery and Legal Section Regional office North Mumbai (Shri. Shailendra Kumar Choudhary, Contact No: 8655963283)** or Branch Incharge Canara Bank, Vada [**Manager, KANHAIYA KUMAR, Contact No 8109236042**) 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

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वसूली, विधिक व धोखाधड़ी निवारण अनुभाग
RECOVERY LEGAL & FRAUD PREVENTION SECTION