केनरा बैंक Canara Bank
सिंडिकेट Syndicate
(भारतसरकारकाउपक्रम/A GOVERNMENT OF INDIA UNDERTAKING)
ARM BRANCH – MUMBAI
Canara Bank Building, 4th floor, AdiMarzban Path, Ballard Estate, MUMBAI – 400 001
Email: cb2360@canarabank.comTEL. - 022-22065425/30 WEB: www.canarabank.com

REF : CB2360/SARFAESI/E-Auction/PADMINI/11/2026-27/RD DATE: 02-11-2026

TO,

Mrs. PADMINI VIJAY KUWALEKAR W/O VIJAY KUWALEKAR R/O ROOM NO. 33, PLOT NO. 365, JOSEPH HOUSER, NEAR ST. SEBESTIAN CHURCH, MAROULI VILLAGE R C MARG, CHEMBUR, MUMBAI - 400074	**Mrs. PADMINI VIJAY KUWALEKAR W/O VIJAY KUWALEKAR ROOM NO 411 SHIVNAGAR CHS RUNWAL COMPOUND OPP RNA PARK VASHI NAKA MUMBAI MAHARASHTRA 400074**
Mrs. PADMINI VIJAY KUWALEKAR W/O VIJAY KUWALEKAR FLAT NO. 402, FOURTH FLOOR, "SAI SAFFRON" BUILDING PLOT NO. 09 SITUATED AT SECTOR NO. 05, NEAR KARANJADE POLICE STATION KARANJADE, TEHSIL PANVEL DISTRICT RAIGAD MAHARASHTRA 402107	**M/s KAILASH ENTERPRISES Prop. Mrs. PADMINI VIJAY KUWALEKAR W/O VIJAY KUWALEKAR GALA NO. V996, KRUSHI WHOLESALE MARKET 170 B, SECTOR 19, NEAR APMC MARKET, VASHI NAVI MUMBAI 400705**

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.

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As you are aware, I on behalf of Canara Bank 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 ARM 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.

कृते केनरा बैंक/ FOR CANARA BANK

Yours faithfully,

सुदर्शन जोशी / Sudarshan Joshi
अधिकृत अधिकारी / Authorised Officer
आस्ति वसूली प्रबंधन शाखा (2360)
मुंबई / MUMBAI - 400 001.

Sudarshan Joshi
Assistant General Manager
Authorized Officer,
Canara Bank

केनरा बैंक/CANARA BANK आ.व.प्र. शाखा ARM BRANCH मुंबई/MUMBAI

ENCLOSURE – SALE NOTICE dated 02-11-2026

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SALE NOTICE

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE/MOVABLE 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/Movable property mortgaged/ charged to the secured Creditor, the **Physical Possession** of which has been taken by the Authorized Officer of **Canara Bank**, will be sold on As is where is", As is what is" on **23-11-2026**, for recovery of **Rs. 59,87,233.35/-** (Rupees Fifty-Nine Lakhs Eighty-Seven Thousand Two Hundred Thirty-Three And Paisa Thirty-Five Only (as on 02-11-2026 plus further Interest and cost from 03-11-2026) due to the ARM Branch of Canara Bank from **Mrs. PADMINI VIJAY KUWALEKAR W/O VIJAY KUWALEKAR.**
The reserve price and the earnest money deposit will be as mentioned below:

Lot	Description of the Property	Reserve Price	Earnest Money Deposit
1	**Residential Flat No. 402, 4th Floor, "SAI SAFFRON, "Plot No. 09, Sector 05, Near Karanjade Police Chowki Behind Om Nivas Society & Vinayan Amber, Village Karanjade, Taluka Panvel, District Raigad, Panvel 410 206.** **Admeasuring 625 Sq Ft.** Bounded By On the North – Road and Open Space On the South – Om Niwas CHS On the East – Gamiraj Park CHS On the West – Road **CERSAI Security ID: 400062829164**	**Rs. 33,75,000/-**	**Rs. 3,37,500/-**

1	Name and Address of the Secured Creditor	Canara Bank, ARM Branch, Canara Bank Building, 4th floor, AdiMarzban Path, Ballard Estate, MUMBAI – 400 001
2	Name and Address of the Borrower(s) / Guarantor(s)	**Borrower** - Mrs. PADMINI VIJAY KUWALEKAR W/O VIJAY KUWALEKAR. R/O ROOM NO. 33, PLOT NO. 365, JOSEPH HOUSER, NEAR ST. SEBESTIAN CHURCH, MAROULI VILLAGE R C MARG, CHEMBUR, MUMBAI – 400074 ALSO AT ROOM NO 411 SHIVNAGAR CHS RUNWAL COMPOUND OPP RNA PARK VASHI NAKA MUMBAI MAHARASHTRA 400074 ALSO AT FLAT NO. 402, FOURTH FLOOR, "SAI SAFFRON" BUILDING PLOT NO. 09 SITUATED AT SECTOR NO. 05, NEAR KARANJADE POLICE STATION KARANJADE, TEHSIL PANVEL DISTRICT RAIGAD MAHARASHTRA 402107

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		Also At M/s KAILASH ENTERPRISES Prop. Mrs. PADMINI VIJAY KUWALEKAR W/O VIJAY KUWALEKAR GALA NO. V996, KRUSHI WHOLESALE MARKET 170 B, SECTOR 19, NEAR APMC MARKET, VASHI NAVI MUMBAI 400705
3	Total Liabilities as on 02-11-2026	**Rs. 59,87,233.35/-**(Rupees Fifty-Nine Lakhs Eighty-Seven Thousand Two Hundred Thirty-Three And Paisa Thirty-Five Only (as on 02-11-2026 plus further Interest and cost from 03-11-2026)
4	a. Mode of Auction b. Details of Auction Service Provider c. Date & Time of Auction d. Portal of E-auction	E-Auction M/s PSB Alliance (eBkray) **23-11-2026 (11.00.am to 12.00 pm)** (with unlimited extension of 5 min. duration each till the conclusion of the sale) https://baanknet.com/

The Earnest Money Deposit shall be deposited on or before **23-11-2026** up to **10:30 a.m.**

6 Other terms and conditions:

a. The property/ies will be sold in "As is where is", "As is what is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected as mentioned above.

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 & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker mandatorily. For bidding in the above e-auction from Baanknet.com **portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 7046612345/6354910172/8291220220/9892219848/8160205051,**
Email: support.BAANKNET@psballiance.com.

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs. 3,37,500/-**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" on or before **23-11-2026** up to **10:30 a.m.**

f. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **23-11-2026** up to 5 p.m. to Canara Bank, ARM 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.
   ii. Bidders Name, Contact No., Address, E-Mail Id.

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g. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.10,000/- (Rupees Ten Thousand Only)** (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). 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 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. The incremental amount/price during the time of each extension shall be **Rs.10,000/-** (incremental price) and time shall be extended to **5** (minutes) when valid bid received in last minutes.

i. Sale shall be confirmed in favor 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 same day and or not later than next working day and the balance **75% amount of sale price** to be deposited 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.

k. The above-mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to **Account No. 209272434 of Canara Bank, ARM MUMBAI** Branch, IFSC Code**CNRB0002360.**

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

m. 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.

n. 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/ due diligence 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.

o. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put

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on auction will be permitted to interested bidders at site with Prior Appointment of Authorized Officer.

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 may contact Sudarshan Joshi, Authorized Officer, Canara Bank, ARM Branch, Mumbai (Mobile no 8655948054) or Mr. Rishi Das officer (Mob. No. 9630370059) may be contacted during office hours on any working day. **The service provider Banknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.BAANKNET@psballiance.com.** /support.ebkray@procure247.com)."

फ्रॉम केनरा बैंक / FOR CANARA BANK

सुदर्शन जोशी / Sudarshan Joshi
अधिकृत अधिकारी / Authorised Officer
Assistant General Manager (2360)
ASSET RECOVERY OFFICE BRANCH
मुंबई / MUMBAI-400 001.

Sudarshan Joshi
Assistant General Manager
Authorized Officer
Canara Bank

Place: Mumbai
Date: 02-11-2026

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