केनरा बैंक Canara Bank
सिंडिकेट Syndicate
आस्तिवसूली प्रबंधन शाखा मुम्बै / ARM BRANCH MUMBAI
4th FLOOR, CANARA BANK BUILDING, ADI MARZBAN STREET, MUMBAI – 400 001.
Email:cb2360@canarabank.com TEL. – 8655948019/54 WEB :: www.canarabank.com

REF: CB/ARM/KISMAT/SALE NOTICE/2026-27/RP/DEC-03 DATE: 26.11.2026

To,

M/s Kismat Enterprises **Galan No: D-38, Ground Floor, Gut No 274, Village Magathane, Opp Madam Agro Food Industries, Magathane Uchat Road, Kudus, Taluka Wada, Dist Palghar**	**Mr. Yusuf Nasir Khan (Proprietor)** **Kismat House, Anmol Villa, Bunglow 12, Shanti Vidya Nagar, Mira Road East, Thane - 401107**
Mr. Yusuf Nasir Khan (Proprietor) **606, 6th floor, Fortune Heights, Near GCC Club, Hatkesh Road, Mira Road East, Thane - 401107**	**Mr. Shivnaresh S Harijan(Guarantor)** **Room No. 2 Ajit Glass Compound, S. V. Road, Jogeshwari West, Mumbai -400102**

Dear Sir,

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, ARM Branch, Mumbai 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, Mumbai 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,

AUTHORIZED OFFICER
CANARA BANK, ARM BRANCH, MUMBAI

Encl: Sale Notice dated 26.11.2026

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(Auction Sale Notice for immovable properties)

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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 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", basis on **15.12.2026** for recovery of **Rs. 3,84,45,352.00** (**Rupees Three Crore Eighty Four Lakh Forty Five Thousand Three Hundred and Fifty-Two Only**) as on 31.10.2026 plus further interest and charges from 01.11.2026 till the date of realization) due to the ARM Branch of Canara Bank from borrower M/s Kismat Enterprises, Prop. Mr. Yusuf Nasir Khan. The reserve price will be **Rs.51,00,000.00** and the Earnest Money Deposit will be **Rs. 5,10,000.00**

1	Name and Address of the Secure Creditor	Canara Bank, ARM Branch, 4th Floor, Canara Bank Building, Adi Marzban Street, Ballard Estate, Mumbai – 400 001
2	Name and Address of the Borrower & Guarantor	**M/s Kismat Enterprises (Borrower)** Galan No: D-38, Ground Floor, Gut No 274, Village Magathane, Opp Madam Agro Food Industries, Magathane Uchat Road, Kudus, Taluka Wada, Dist Palghar **Mr. Yusuf Nasir Khan (Proprietor)** Qismat House, Anmol Villa, Bundglow 12, Shanti Vidya Nagar, Mira Road East, Thane - 401107 Also at 606, 6th floor, Fortune Heights, Near GCC Club, Hatkesh Road, Mira Road East, Thane - 401107 **Mr. Shivnaresh S Harijan(Guarantor)** Room No. 2, Ajit Glass Compound, S. V. Road, Jogeshwari West, Mumbai -400102
3	Total liabilities	**Rs. 3,84,45,352.00** (**Rupees Three Crore Eighty Four Lakh Forty Five Thousand Three Hundred and Fifty-Two Only**) as on 31.10.2026 plus further interest and charges from 01.11.2026
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) Helpline Number:8291220220, 9892219848 Email: support.BAANKNET@psballiance.com Website: https://baanknet.com / **15.12.2026 (11.00.am to 12.00 pm)** (with unlimited extension of 5 min. duration each till the conclusion of the sale). Online

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5	Details of Property/ies	Gala No. D-38, admeasuring 3456 sq. ft. built up area at the Ground Floor, Gut No. 274, Village Magathane, Opp. Madam Agro Food Industries, Magathane Uchat Road, Kudus, Palghar
6	Reserve Price	Rs. 51,00,000.00
7	Earnest Money Deposit	Rs. 5,10,000.00

8. **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.**

a. The intending bidders shall deposit Earnest Money Deposit (EMD) 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 **15.12.2026** up to **10.30 am.**

b. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **15.12.2026** up to **10:30 am**. 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.

c. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of **Rs. 50,000/-** (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. 50,000/- (incremental price) and time shall be extended to **5** (minutes) when valid bid received in last minutes.

i. 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** (including 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.

k. No addition / deletion/ amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose

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l. 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, and IFSC Code **CNRB0002360**.

m. It is responsibility of the successful bidder / purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity, Water, Maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.

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

o. 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 is applicable, same shall be paid by the Successful buyer as per Government guidelines.

p. 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. No claim of whatsoever nature shall be entertained after submission of the online bid regarding secured asset put for sale.

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

r. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer

s. At any stage of the auction, the Authorised Officer reserves his / her rights to revoke the auction notice for sale, without prior notice, at his / her discretion and the Authorised Officer may accept / reject / modify / cancel the bid / offer or postpone the auction without assigning any reason thereof and without any prior notice.

t. For further details may contact Sudarshan Joshi, Authorised Officer, Canara Bank, ARM Branch, Mumbai (Mobile no 8655948054) or Mr. Rupesh Pillewan, Manager (Mob. No. 9380160126) may be contacted during office hours on any working day. **The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support. BAANKNET@psballiance.com. /**support.ebkray@procure247.com)."

Authorized Officer
Canara Bank

Place: Mumbai
Date: 26.11.2026

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