



Ref. No. SALE NOTICE/6415/PRATIKTOURS/26-27

Date: 17.10.2026

To,  
PRATIK TOURS AND TRAVELS  
SR NO 121, KHANDVE NAGAR  
NR TRIMURTI GYM  
LOHEGAON  
PUNE MAHARASHTRA 411047  
MOB: 919767872510

To,  
BHIVSEN BHAGWAN KHEDKAR  
SR NO 121, KHANDVE NAGAR  
NR TRIMURTI GYM  
LOHEGAON  
LOHEGAON  
PUNE MAHARASHTRA 411047

Dear Sir,

Sub.: Sell of hypothecated Vehicle by invoking Loan Agreement/Hypothecation Agreement executed by M/S PRATIK TOURS AND TRAVELS (PROP. BHIVSEN BHAGWAN KHEDKAR) with our Bank.

As you are aware, I on behalf of Canara Bank, Pune Kharadi[06415]branch has invoked hypothecation agreement against the hypothecated assets details in the Sale Notice annexed hereto in terms of the **Loan Agreement dated 01.12.2018** executed by you in connection with outstanding dues payable by you to our **Pune Kharadi[06415]Branch** of Canara Bank.

Since you failed to repay Bank's dues, the undersigned proposes to sell the assets more fully described in the Sale Notice.

Hence, in terms of the provisions of the **Loan/ hypothecation Agreement dated 01.12.2018**, 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 any other law in force.

Yours faithfully

 Authorised Officer  
For CANARA BANK

Canara Bank  
प्रधिकृत अधिकारी  
AUTHORISED OFFICER

ENCLOSURE - SALE NOTICE



Ref. No. SALE NOTICE/6415/PRATIKTOURS/26-27

Date: 17.10.2026

### SALE NOTICE

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the loan account of **M/S PRATIK TOURS AND TRAVELS (PROP. BHIVSEN BHAGWAN KHEDKAR)** of our **Pune Kharadi[06415]** Branch has become NPA on **09.06.2020**, wherein the borrower has executed a loan document/hypothecation agreement dated **01.12.2018** with the Bank for creating charge over the assets purchased by the borrower by availing the loan from the Bank

Details of the loans availed by the Borrower:

| S.no | Loan Account No | Nature of Loan | Sanction Amount | Liability as on date 17.10.2026 |
|------|-----------------|----------------|-----------------|---------------------------------|
| 1    | 6415768000019   | MSME LOAN      | Rs 7,68,000.00  | RS 10,45,462.66                 |

The said loan documents / agreements executed by the borrower entitle the Bank to take physical possession of the movable securities (Vehicle) hypothecated, in the event of default by the borrower & guarantors in repaying the dues as per the terms.

Since the borrower **M/S PRATIK TOURS AND TRAVELS (PROP. BHIVSEN BHAGWAN KHEDKAR)** has defaulted in repayment of Bank's dues, the Bank has invoked hypothecation.

Despite of repeated request / demand by Bank, the borrower has not regularized the account / cleared the Bank's dues. Hence, by invoking terms & conditions of the loan documents / agreements executed by the borrower, the Bank has taken physical possession (seized) the hypothecated vehicle and taken lawful possession of the same for sale and realization of Bank's dues in the above said account on **11.06.2026** (Date of Possession).

Now, the Bank propose to sale following hypothecated asset available in the above said accounts through public auction (Online mode only) on "AS IS WHERE IS BASIS and AS IS WHAT IS BASIS" to recover its dues:

| Description of Security | Name of the Item                                                                                                                                         | Unit | Amount at the time of Sanction | Remark if any                                | Reserve Price  | EMD amount   |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|------|--------------------------------|----------------------------------------------|----------------|--------------|
| COMMERCIAL VEHICLE      | VEHICLE REG NO : MH 12 QW 7778<br>DATE OF REG. : 20.12.2018<br>YEAR OF MGF. : 2018<br>VEHICLE TYPE, MAKE & MODEL : MARUTI SUZUKI ERTIGA VDI SMART HYBRID | 1    | Rs 7,68,000.00                 | Vehicle in Average condition, Colour : White | Rs 3,80,000.00 | Rs 38,000.00 |

Date: 17.10.2026  
Place: Pune

**कृते केनरा बैंक**  
**For CANARA BANK**  
  
**AUTHORISED OFFICER**  
 अधिकृत अधिकारी  
**AUTHORISED OFFICER**  
**CANARA BANK**



### DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 17.10.2026

|    |                                               |                                                                                                                                                                                                                                                                    |
|----|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | Names and Address of the secured creditor     | CANARA BANK, Pune Kharadi[06415] Branch                                                                                                                                                                                                                            |
|    | Names and Address of the Borrower & Guarantor | PRATIK TOURS AND TRAVELS<br>SR NO 121,KHANDVE NAGAR<br>NR TRIMURTI GYM<br>LOHEGAON<br>PUNE MAHARASHTRA 411047<br>MOB: 919767872510<br><br>BHIVSEN BHAGWAN KHEDKAR<br>SR NO 121,KHANDVE NAGAR<br>NR TRIMURTI GYM<br>LOHEGAON<br>LOHEGAON<br>PUNE MAHARASHTRA 411047 |
| 3. | Total liabilities                             | RS 10,45,462.66 as on 17.10.2026 Plus Interest and Charges There on.                                                                                                                                                                                               |
| 4. | (A) Mode of Auction:                          | Online e-Auction                                                                                                                                                                                                                                                   |
|    | (b)Details of Auction service provider:       | <a href="https://BAANKNET.com/">https://BAANKNET.com/</a>                                                                                                                                                                                                          |
|    | (c) Date & Time of Auction:                   | 28.10.2026 at 12.00 P.M. TO 1:00 P.M.                                                                                                                                                                                                                              |
|    | (d)Portal for E-auction                       | <a href="https://BAANKNET.com/">https://BAANKNET.com/</a>                                                                                                                                                                                                          |
| 5. | Reserve price                                 | Rs. 3,80,000.00(Rupees Three Lakhs Eighty Thousand Only)                                                                                                                                                                                                           |
| 6. | EMD                                           | Rs. 38,000.00/-(Rupees Thirty Eight Thousand Only)                                                                                                                                                                                                                 |
| 7. | Last Date to deposit EMD                      | On or before 27.10.2026 at 5.00 PM                                                                                                                                                                                                                                 |
| 8. | Property Inspection Date and Time             | 23.10.2026 to 27.10.2026 from 11.00 a.m. to 03.00 p.m.                                                                                                                                                                                                             |
| 9. | Canara Bank Account details for EMD Deposit   | BaankNet Wallet                                                                                                                                                                                                                                                    |

2. The Vehicle will be sold in AS is where is", As is what is", and Whatever there 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 para 18 below).

3. The Vehicle will be sold over & above the Reserve Price fixed by the Bank and minimum increment over the reserve price shall be **Rs. 1,000.00/- (Rupees One Thousand only)** for each property.

4. 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).

5. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs. 38,000.00/-(Rupees Thirty Eight Thousand 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" **on or before 27.10.2026 at 5.00 PM.**



6. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 1,000.00/- (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 Secured Creditor.
7. The incremental amount/price during the time of each extension shall be Rs. 1,000.00 (incremental price) and time shall be extended to 5:00(minutes) when valid bid received in last minutes.
8. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
9. 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.
10. 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, Pune Kharadi[06415] Branch Name of Branch, IFSC Code\_CNRB0006415 (Branch IFSC Code).
11. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder over & above the bid amount. For acquiring the hypothecated Vehicle auctioned by Bank to him / her.
12. Once the successful bidder pays entire sale proceeds as per the terms & conditions of sale, the Bank shall issue Sale Certificate in favour of the successful bidder which conveying possession and ownership of the assets. Once the Sale certificate is issued by the Bank as above, the successful purchaser shall do the needful with regard to removal of charge from such assets and transfer the assets in his / her name, wherever required.
13. 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 from the sale amount by the Successful buyer. Further, the GST as applicable shall be paid by the Successful buyer separately as per Government guidelines.
14. 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.
15. It shall be the responsibility of Bidder to make due diligence and physical verification of Vehicle 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 Vehicle put on auction will be permitted to interested bidders at site between **23.10.2026 to 27.10.2026 from\_11.00 a.m. to\_3.00\_ P.M.**





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16. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Canara Bank, Regional Office, Pune-1 who, as a facilitating centre, shall make necessary arrangements.

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

18. For further details, **Pune Kharadi[06415]** (& its team CO/RO/Branch, Ph. No. Mobile\_917276268856) 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)."

DATE:17.10.2026

PLACE :Pune

कृते केनरा बैंक  
For CANARA BANK

प्रधिकृत अधिकारी  
AUTHORISED OFFICER

AUTHORISED OFFICER

CANARA BANK

