केनरा बैंक Canara Bank

सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

WORLI SEA FACE BRANCH(15064)

REF:MSRO:R&L:SARFAESI/SN/KISHORI/SEP 2025-26 DATE: 24.09.2025

Miss. Kishori Ravi Shirsat,
D/o Ravi Shirsat Flat No: 309, 03rd Floor,
C WING, "SHIVSHAHI COMPLEX",
Village - Narayangaon,
Taluka-Murbad, District-Thane.
Maharashtra -421401

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, The Authorised officer of Canara Bank Worli Sea Face 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 Worli Sea face 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.

Yours faithfully,

केनरा बैंक, CANARA BANK वसूली अनुभाग RECOVERY SECTION

Authorised Officer,
Canara Bank

डी. सत्य राजा
D. SATHIA RAJA
प्राधिकारी

ENCLOSURE – SALE NOTICE

COPY TO 1. Miss. Kishori Ravi Shirsat,D/o Ravi Shirsat , Room No-45 ,Near Sankar Cinema,Amar Mahal Panchshil Nagar,No-2 Road No-3,Tilak Nagar, Chembur,Mumbai-400089

2. Mr.Navin Kumar Bhau Wayangankar (Guarantor),Room No:103,1ST Floor Gangangiri Apartment,V S Road, Behind Nanigl,Phata Ramu Compound, Virar East ,Vasai Palgar, Maharasthra -401305

3. Miss. Kishori Ravi Shirsat,D/o Ravi Shirsat Flat No:807, 08TH Floor, C WING, "SHIVSHAHI COMPLEX", village - Narayangaon, Taluka-Murbad,District – Thane,Maharasthra -421401

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

(Auction sale Notice for Immovable Properties)

WORLI SEA FACE BRANCH(15064)

(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso 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 property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Worli Sea Face Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" on 31/10/2025, for recovery **Rs.45,12,437/-(Rupees Forty Five Lakhs Twelve Thousand Four Hundred and Thirty Seven Only)** as on **10.05.2025** plus further interest thereon from 11.05.2025 along with suit expenses and other charge due to the, Worli Sea Face Branch of Canara Bank from Miss. Kishori Ravi Shirsat (Borrower) and . Mr.Navin Kumar Bhau Wayangankar (Guarantor)

Details of the immovable property, Reserve price and EMD amount are as under:

(Rupees in Lakhs)

Sr no.	Details of Property	Reserve Price	EMD
1.	All That part and parcel of Flat No:309, on the 03rd Floor ,in C WING ,admeasuring 44.15 Sq,Mtrs. RERA Carpet area,in the Building known as "SHIVSHAHI COMPLEX",Constructed on Non Agricultural land bearing survey No.234, Hissa No.4/1(part) & Survey no 237(part), of village Narayangaon,Taluka murbad,District thane. Name of Title Holder - Miss. Kishori Ravi Shirsat **CERSAI Security Interest ID –400078867118**	14.00	1.40
2.	Flat No:807,on the 8th Floor ,in C WING ,admeasuring 40.53 Sq,Mtrs. RERA Carpet area, in the Building known as "SHIVSHAHI COMPLEX", Constructed on Non Agricultural land bearing survey No.234, Hissa No.4/1(part) & Survey no 237(part), of village Narayangaon,Taluka murbad,District thane. Name of Title Holder - Miss. Kishori Ravi Shirsat CERSAI Security Interest ID 400078867118	13.50	1.35

The earnest money deposit shall be deposited on or before 31/10/2025 at 9.30AM

The property can be inspected, with Prior Appointment with Authorised Officer, on 29/10/2025, Canara Bank Worli Sea Face Branch between 11.00 am to 4.00 PM, There are no known encumbrances on the above property as per the knowledge of the bank.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in common web portal – M/s PSB Alliance (Baanknet)., Contact No. 8291220220, 7046612345,6354910172,9892219848,8160205051, E-mail support.BAANKNET@psballiance.com; https://baanknet.com/, or Canara Bank's website www.canarabank.com , or may contact Manager Canara Bank Worli Sea Face Branch 8169845618/9410316322/8655918379 during office hours on any working day.

Date: 24/09/2025
Place: Mumbai

Authorised Officer
CANARA BANK

डी. सत्य राजा
D. SATHIA RAJA
सहायक महाप्रबंधक / प्राधिकृत अधिकारी
Assistant General Manager Authorised Officer

केनरा बैंक Canara Bank
सिंडिकेट Syndicate

WORLI SEA FACE BRANCH (15064)

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 24/09/2025

1. **Name and Address of the Secured Creditor** : CANARA BANK WORLI SEA FACE BRANCH

a) Name and Address of the Borrower(s) : Miss. Kishori Ravi Shirsat,D/o Ravi Shirsat , Room No-45 ,Near Sankar Cinema,Amar Mahal ,Panchshil Nagar,No-2 Road No-3,Tilak Nagar, Chembur,Mumbai-400089**Property in the name of** : Miss. Kishori Ravi Shirsat

3. **Total liabilities as on 10.05.2025** : Rs.**45,12,437/-** **+**future interest thereon from 11.05.2025 along with suit expenses and other charge due costs, expenses etc.

4. **(a) Mode of Auction** Online (E-Auction)

(b) Details of Auction service provider : **M/s PSB Alliance (Baanknet).**, Contact No. **8291220220**, 7046612345,6354910172,9892219848,8160205051 **support.BAANKNET@psballiance.com**; **https://baanknet.com/**

(c) Date & Time of Auction : **31/10/2025** & 10.00 AM to 11.00 AM

(d) Place of Auction : Online (E-Auction)

5.

(a)Reserve Price & EMD AMT	**Sr No.1**	**Rs.14,00,000/- (Rupees Fourteen Lakhs Only) and the earnest money deposit will be Rs.1,40,000.00 (Rupees One Lakh Forty Thousand only**
(b) EMD Date & Time	**Sr No. 2**	Rs.13,50,000/-(Rupees Thirteen Lakhs Fifty Thousand only) and the Earnest Money deposit will be Rs.1,35,000.00 (Rupees One Lakh Thirty Five Thousand only
	:31/10/2025 & up to 9.30AM	

6. 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. (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 will be sold above the Reserve Price.

c) The property can be inspected on 29.10.2025 between 11.00AM and 4.00PM. with Prior Appointment with Authorised Officer

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.

केनरा बैंक, CANARA BANK वसूली अनुभाग RECOVERY SECTION क्षेत्रीय कार्यालय मुंबई दक्षिण REGIONAL OFFICE, MUMBAI SOUTH

e) The intending bidders shall deposit Earnest Money Deposit (EMD) of. Rs 1,40,000/ for Sr. No. 1- and Rs 1,35,000/- for Sr.No. 2 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 31.10.2025 at 9.30AM

f) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 30,000.00 (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 Authorized Officer/Secured Creditor.

g) The incremental amount/price during the time of each extension shall be Rs.30,000.000 (incremental price) and time shall be extended to 5(minutes) when valid bid received in last minutes.

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 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.

j) 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,Worli Sea Face Branch, IFSC Code CNRB0015064.

k) All charges for conveyance, stamp duty and registration, GST 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/ 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.

n) 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 on 29.10.2025 from11 a.m. to 4 P.M. with Prior Appointment with Authorised Officer

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

केनरा बैंक, CANARA BANK वसूली अनुभाग RECOVERY SECTION क्षेत्रीय कार्यालय मुंबई दक्षिण REGIONAL OFFICE, MUMBAI SOUTH

p) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **31/10/2025 at 10.00AM**, to **CANARA BANK Worli Sea Face(15064)** mob 8655918379,8169845618/9410316322 by hand or by email:cb15064@canarabank.com

i) Acknowledgement receipt thereof with UTR No.

ii) 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.

iii) Bidders Name, Contact No, Address, E Mail Id. And A/c details for online refund of EMD

q) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office **South Mumbai Cuffe parade maker tower or Worli Sea Face (15064)** Branch that, as a facilitating centre, shall make necessary arrangements

r) For further details contact Mr D Sathia Raja Authorised Officer and Assistant General Manager, Regional Office Mob no. 8655918379 and its team 8169845618/9410316322 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)." Place: Date: Authorised Officer Canara Bank

SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back –up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully

केनरा बैंक, CANARA BANK वसूली अनुभाग RECOVERY SECTION क्षेत्रीय कार्यालय मुंबई दक्षिण REGIONAL OFFICE, MUMBAI SOUTH

Place: MUMBAI
Date: 24.09.2025

Authorised Officer
CANARA BANK

डी. सत्य राजा
D. SATHIA RAJA
सहायक महाप्रबंधक / प्राधिकृत अधिकारी
Asst. General Manager / Authorised Officer