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

LATUR AUSA ROAD BRANCH {15247)

SALE NOTICE

Ref: 02/SALE/SARFAESI/MINAXI JOSHI/DEC 2025 Date: 02.12.2025

To,

1. **SMT. MEENAXI GANESH JOSHI**
   FLAT NO. 203,
   SANKALP APARTMENT,
   NEAR FLYOVER LATUR BARSHI ROAD,
   HARANGUL (BK) LATUR.
   TQ AND DIST LATUR.
   413531

2. **SHRI. GANESH PANDITRAO JOSHI**
   FLAT NO. 203,
   SANKALP APARTMENT,
   NEAR FLYOVER LATUR BARSHI ROAD,
   HARANGUL (BK) LATUR.
   TQ AND DIST LATUR
   413531

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.

As you are aware, I on behalf of Canara Bank, **LATUR AUSA ROAD BRANCH [15247]** BRANCH have taken SYMBOLIC 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 **LATUR AUSA ROAD 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,

AUTHORIZED OFFICER,
CANARA BANK

ENCLOSURE – SALE NOTICE

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LATUR AUSA ROAD BRANCH {15247)

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Property 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 **SYMBOLIC** possession of which has been taken by the Authorised Officer of **LATUR AUSA ROAD [15247] BRANCH** of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **08.01.2026** for recovery of **Rs. 15,36,372.86 (Rs Fifteen Lakh Thirty Six Thousand Three Hundred Seventy Two and Paisa Eighty Six Only) + Interest and cost** due to the LATUR AUSA ROAD **[15247]** BRANCH of Canara Bank from

1. MEENAXI GANESH JOSHI (BORROWER)
2. GANESH PANDITRAO JOSHI (CO-BORROWER)

The reserve price and the earnest money deposit will be as per mentioned in the table below**.** The Earnest Money Deposit shall be deposited on or before **07.01.2026** at 4 pm.

DETAILS OF PROPERTY

Sr. No	Property Details	Reserve Price	Earnest Money Deposit
	FLAT NO. 203, ON FIRST FLOOR, SANKALP APARTMENT, ADM. SUPER BUILT UP AREA 81.75 SQ.MTR. ON PLOT NO.1 CORRESPONDING G.P. HOUSE NO.7256/1, GAT NO.122/1 **NEAR FLYOVER LATUR BARSHI ROAD** **HARANGUL (BK) LATUR.** **TQ AND DIST LATUR** **413531** **BOUNDED BY:** **EAST: FLAT NO.2** **WEST: PASSAGE AND FLAT NO.201 & 202** **NORTH: FLAT NO.204** **SOUTH: 70 FT ROAD ON GROUND FLOOR**	Rs.28,01,700 /-	Rs.2,80,170/-

(There are no encumbrances in the knowledge of the Bank)

The Earnest Money Deposit shall be deposited on or **07.01.2026** at 3.30 pm.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Manager LATUR AUSA ROAD [15247] BRANCH, Canara Bank, (Ph. No. 9340975825) during office hours on any working day.

Date: 02.12.2025

AUTHORISED OFFICER
CANARA BANK

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SALE NOTICE

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 02.12.2025

1.	Name and Address of the Secured Creditor:	**LATUR AUSA ROAD [15247]** BRANCH
2.	Name and Address of the Borrower(s):	MRS.MEENAXI GANESH JOSHI & GANESH PANDIT JOSHI
3.	Total liabilities as on **02.12.2025**	**Rs. 15,36,372.86 (Rs. Fifteen Lakhs Thirty Six Thousand Three Hundred Seventy Two and Paisa Eighty Six Only)+ Future Interest** & other charges
4.	(a) Mode of Auction:	Online e-Auction.
	(b)Details of Auction service provider:	**M/s PSB Alliance Ltd (BAANKNET)** **Mobile : 8291220220** **Website : https://baanknet.com/**
	(c) Date & Time of Auction:	**08.01.2026** at 12.00 P.M. TO 2.00 P.M
	(d) Portal of E-Auction:	**https://baanknet.com/**
5.	Reserve Price:	As mentioned in table above

OTHER TERMS AND CONDITIONS:-

a) Auction/bidding shall be only "Online Electronic Bidding" through the website **https://baanknet.com/**. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) The property can be inspected, with Prior Appointment with Authorized Officer, on **06.01.2026 between 11.00A.M. To 4.00 P.M.**

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.

d) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, **LATUR AUSA ROAD [15247]** BRANCH OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, **LATUR AUSA ROAD** BRANCH, A/c no. **209272434** IFSC Code: **CNRB0015247** on or before **07.01.2026** till 4 pm.

e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **07.01.2026** before 4 PM, to Canara Bank, **LATUR AUSA ROAD [15247]** by hand or by email.

I. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, 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.

IV. Bidder's A/c details for online refund of EMD.

The intending bidders should register their names at portal **M/s PSB Alliance Ltd (BAANKNET) Mobile : 8291220220, Website-** https://baanknet.com/ **Email** - **support.BAANKNET@psballiance.com**

f) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

g) Auction would commence at Reserve Price, as mentioned above with unlimited extension of 5.00 minutes. 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. Sale shall be

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confirmed in favor of the successful bidder, subject to confirmation of the same by the secured creditor.

h) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on 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, 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.

i) For sale proceeds of Rs. 50 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

k) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

l) The intending bidders are kindly requested to visit the property and ascertain the exact location, extent of property and nature of property and also make their own independent inquiries and legal due diligence to satisfy themselves regarding the encumbrances, if any, the title of the properties, physical extent, statutory approvals, claim/rights/dues affecting the property including statutory liabilities prior to submission of bids. Authorized officer or the bank shall not be responsible for any discrepancy, charge, lien, encumbrances pertaining to property or any other dues to the Government or anyone else in respect of the said properties.

m) The sale certificate shall be issued in the same name in which the bid is submitted.

n) On the receipt of sale certificate, the purchaser shall take all necessary steps and make arrangement for registration of the property. All charges for conveyance, the existing and future statutory dues, if any payable by the borrower, stamp duty and registration charges etc. as applicable shall be borne by the successful bidder only. The purchaser is liable to incur the dues of the local self-government/other dues payable to the government if any, informed subsequently.

o) 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 Chh Sambhajinagar or who, as a facilitating centre, shall make necessary arrangements.

p) For further details contact Manager Canara Bank, **LATUR AUSA ROAD [15247] BRANCH (MOBILE-9340975825**) OR the service provider **M/s PSB Alliance Ltd (BAANKNET)** Mobile : **8291220220**, Email : **Support.BAANKNET@psballiance.com**

q) The detailed terms and conditions are also available in the link" E-Auction" provided in the Canara Bank's website(www.canarabank.com)

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.

Place: LATUR AUSA ROAD BRANCH

Authorized Officer
Canara Bank

Date: 02.12.2025

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