

Internal



(Government of India Undertaking)

ASSET RECOVERY MANAGEMENT BRANCH, 1259, RENUKA COMPLEX

1<sup>ST</sup> FLOOR, J M ROAD, DECCAN GYMKHANA, PUNE- 411 004 (MAHARASHTRA)

Email: [cb5208@canarabank.com](mailto:cb5208@canarabank.com) Phone – +91 20 25511034/8739018778/ 7509985705

Ref: ARM/PUNE/SALENOTICE/JAN/2025-26

Date: 05.12.2025

To,

Late Mr. Ladaram Choudhary (Borrower)

C/O Shri Kaluram D Bhadale Hno 4827 Baif Raod Wagholi Pune Maharashtra-412207

Manju Ladaram Choudhary (Legal Heir of Late Mr. Ladaram Choudhary)

Saisanskruti B303 Baif Road Wagholi Pune Maharashtra-412207

Property Address: S.No.54/1, P No.4B Maa Jogeshwari Colony At Dudhale, Tal Nandurbar, District-Nandurbar-425412

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Dear Sir/Madam,

**Subject:** 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) & 9 of the Security Interest (Enforcement) Rules, 2002

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As you are aware that, I, on behalf of Canara Bank, ARM Branch, Pune have taken possession of the asset 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 Asset Recovery Management Branch, Pune 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,

Authorised Officer,  
Canara Bank

ENCLOSURE – SALE NOTICE



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### 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 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 property mortgaged/charged to the Secured Creditor, the **Symbolic Possession** of which has been taken by the Authorised Officer of Asset Recovery Management Branch, Canara Bank, 1<sup>st</sup> Floor, 1259, Renuka Complex, J M Road, Deccan Gymkhana, Pune - 411004, will be sold on "As is where is", "As is what is", and "Whatever there is" on 15.01.2026, for recovery of Rs. 29,87,166.00 (Rupees Twenty Nine Lakh, Eighty Seven Thousand, One Hundred Sixty Six only) as on 01.12.2025 plus further interest due to the Asset Recovery Management Branch, Pune of Canara Bank from Late Mr. Ladaram Choudhary (Borrower) Since deceased through legal heir: Manju Ladaram Choudhary

The details and full description of the property and reserve price, earnest money deposit, date of deposit of earnest money is as under:

Sl. No	Location & Details of the Properties	Reserve Price	EMD & last date to deposit EMD	Known Encumbrance
1	All that part and parcel of the property Fla No. 308 on the 3 <sup>rd</sup> floor admeasuring about 49.88Sqm. i.e. 536.71 Sqft. Carpet area with enclosed Balcony area 4.87Sqm i.e. 52.40Sqft. carpet area, attached open balcony area 7.06 sqm i.e. 75.97 Sqft. Plus attached terrace area 3.66Sqm i.e. 39.38 Sqft. carpet, total usable area 65.47sqm. i.e. 704.46 Sqft. In building in Unique Life Style scheme being constructed on the land and ground bearing gat No. 1174 admeasuring about 82 Ares situated at village Wagholi Taluka Haveli Dist, Pune  <b>Boundaries:</b> <b>East:</b> Gat No. 2176 <b>West:</b> BAIF Road <b>South:</b> Property of Nirabai Kalubai Bhadale part of Gat No. 2177 <b>North:</b> Property of Sai Sanskruti CHS part of Gat No. 2177.	<b>Rs.53,13,000.00</b> (Rupees Fifty Three Lakh Thirteen Thousand Only)	<b>Rs. 5,31,300.00</b> (Rupees Two Lakh, Thirty One Thousand Three Hundred Only)  <b>By 14.01.2026</b> <b>Till 5.00 Pm</b>	Not Known to bank

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact Chief Manager Canara Bank, ARM branch, 1259, Deccan Gymkhana, Renuka Complex, 1<sup>st</sup> floor, Jangli Maharaj Road, Pune – 411004. Phone No. (020) 25511034, 8739018778, 7509985705.

Date: 05.12.2025  
Place: Pune



AUTHORISED OFFICER  
CANARA BANK

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**1<sup>ST</sup> FLOOR, J M ROAD, DECCAN GYM KHANA, PUNE- 411 004 (MAHARASHTRA)**  
**Email: [cb5208@canarabank.com](mailto:cb5208@canarabank.com) Phone – +91 20 25511034/8739018778/ 7509985705**

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 05.12.2025**

<b>1. Name and Address of the Secured Creditor</b>	Canara Bank, Asset Recovery Management Branch, 1259, 1 <sup>st</sup> Floor, Renuka Complex, J M Road, Deccan Gymkhana Pune- 411 004
<b>2. Name and Address of the Borrowers and Guarantors</b>	<b>Late Mr. Ladaram Choudhary (Borrower)</b> C/O Shri Kaluram D Bhadale Hno 4827 Baif Raod Wagholi Pune Maharashtra-412207  <b>Manju Ladaram Choudhary (Legal Heir)</b> Saisanskruti B303 Baif Road Wagholi Pune Maharashtra-412207
<b>3. Total liabilities as on 01.12.2025</b>	Rs. 29,87,166.00 (Rupees Twenty Nine Lakh, Eighty Seven Thousand, One Hundred Sixty Six only) plus further interest and charges as applicable.
<b>4. (a) Mode of Auction</b>	E-auction
<b>(b) Details of Auction service provider</b>	M/S PSB Alliance Pvt Ltd. through its website: <a href="https://baanknet.com">https://baanknet.com</a>
<b>(c) Date and Time of Auction</b>	15.01.2026 at 12:00 pm to 1:00 pm with unlimited extension of 5 minutes each
<b>(d) Place of Auction</b>	Online

**5. The reserve price, earnest money deposit, date of deposit of earnest money and details and full description of the immovable property is as under:**

Sl. No	Location & Details of the Properties	Reserve Price	EMD & last date to deposit EMD	Known Encumbrance
1	All that part and parcel of the property Fla No. 308 on the 3 <sup>rd</sup> floor admeasuring about 49.88Sq.m. i.e. 536.71 Sqft. Carpet area with enclosed Balcony area 4.87Sq.m i.e. 52.40Sqft. carpet area, attached open balcony area 7.06 sqm i.e. 75.97 Sqft. Plus attached terrace area 3.66Sq.m i.e. 39.38 Sqft. carpet, total usable area 65.47sqm. i.e. 704.46 Sqft. In building in Unique Life Style scheme being constructed on the land and ground bearing gat No. 1174 admeasuring about 82 Ares situated at village Wagholi Taluka Haveli Dist, Pune  <b>Boundaries:</b> <b>East:</b> Gat No. 2176 <b>West:</b> BAIF Road <b>South:</b> Property of Nirabai Kalubai Bhadale part of Gat No. 2177	<b>Rs.53,13,000.00</b> (Rupees Fifty Three Lakh Thirteen Thousand Only)	<b>Rs. 5,31,300.00</b> (Rupees Two Lakh, Thirty One Thousand Three Hundred Only)  <b>By 14.01.2026</b> <b>Till 5.00 Pm</b>	Not Known to bank





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North: Property of Sai Sanskruti CHS part of Gat No. 2177.			
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**6. Other terms and conditions:**

- Auction/bidding shall be only through "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.
- The property can be inspected, with Prior Appointment with Authorised Officer, as on **05.01.2026 to 07.01.2026 between 11.00 AM to 03.00 PM**
- 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.
- EMD** amount of 10% of the Reserve Price is to be deposited 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 **08.01.2025** by 5.00 p.m.
- Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider M/S PSB Alliance Pvt. Ltd. (BAANKNET), Email- Support.BAANKNET@psballiance.com; Contact No. +91 8291220220.
- The intending bidders should register their names at portal <https://baanknet.com> and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider M/s. PSB Alliance Pvt Ltd (BAANKNET), Email-Support.BAANKNET@psballiance.com; Contact No. +91 8291220220.
- EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of **Rs. 1,00,000.00 (Rs. One Lac only)**. 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 confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder along with KYC Documents 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.
- For sale proceeds of Rs. 50 Lakh (Rupees Fifty Lakh) 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.
- All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- 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, Asset Recovery Management Branch, 1259, Renuka Complex, 1<sup>st</sup> Floor, J M Road, Deccan Gymkhana, Pune- 411004 who, as a facilitating centre, shall make necessary arrangements.
- For further details **contact Canara Bank, Asset Recovery Management Branch, Deccan Gymkhana, Pune** (Ph. No. 020 25511034, 8739018778, 7509985705) e-mail ID: [cb5208@canarabank.com](mailto:cb5208@canarabank.com)

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**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: Pune  
Date: 05.12.2025

AUTHORISED OFFICER  
CANARA BANK

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