

ANAND BRANCH

Ref: 2702/MANISH SONI/AUCTION/2025

Date: 20-08-2025

To,

1. MANISHKUMAR SHASHIKANT SONI, T 04, MRUNALI APPARTMENT, VV NAGAR,  
ANAND GUJARAT 388210 (Borrower and Mortgagor)

2. PATEL HARSHAL INDRAVADA, 26 STHAPATYA BUNGLOWS, OPPOSITE TARA  
TOWER, KARAMSAD ANAND (Guarantor)

3. CHIRAG VASANTKUMAR PATEL, "MADHUDEEP" NEAR PANCHAYAT HOSPITAL  
GAYATRI DINING HALL ROAD, NANA BAZAR, VIDHYANAGAR, ANAND 388210  
(Guarantor)

Dear Sir/Madam,

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, I on behalf of Canara Bank, ANAND branch have taken **PHYSICAL**  
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  
ANAND 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,

Authorised Officer,  
Canara Bank

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प्राधिकृत अधिकारी / Authorised Officer

ENCLOSURE - SALE NOTICE

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ANAND BRANCH

E AUCTION SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets 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 properties charged to the Secured Creditor, the **PHYSICAL Possession** of which has been taken by the Authorised Officer of **ANAND** Branch Canara Bank, will be sold on "As is where is", "As is what is" on **11-09-2025**, for recovery of **Rs. 10,24,947.16** as per demand notice dated **24-12-2021** plus further interest and other charges due less recovery if any to the **ANAND** branch of Canara Bank from **MANISHKUMAR SHASHIKANT SONI (Borrower)**

The reserve price is **Rs. 6,50,000/-** and the earnest money deposit will be **Rs. 65,000/-**.  
The Earnest Money Deposit shall be deposited on or before **10-09-2025 by 04.00PM**.

Details and full description of the property:

All the piece and parcel of property being **Flat no. T 47, Third Floor, Mrunalini Apartment, City Survey no 589 and plot no 434, Dr. Rajendra Prasad Road, Uco Park, Near Janta Railway Crossing, Vallabh Vidyanagar-688120, Dist Anand Gujarat**, standing in the name of **MANISHKUMAR SHASHIKANT SONI**

Its Four boundaries are as follows:

**(PHYSICAL POSSESSION)**

Bounded as:

North-boundary of plot and then plot no 431,  
South-Flat no. T-1 (Half Height)-Common Wall,  
East-Boundary of the plot and then Plot no 433,  
West-Stair Passage and then Flat no. T-3

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 **Mr Anurag kori, Branch Manager, Canara Bank, Anand, , Ph no. 8238091946 , e-mail id: cb0163@canarabank.com** during office hours on any working day.

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer  
Authorised Officer (CANARA BANK)

Date: 20-08-2025  
Place: Anand

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**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 20-08-2025**

1. Name and Address of the Secured Creditor: Canara Bank, ANAND
2. Name and Address of the Borrower(s)/ Guarantor(s):  
**1. MANISHKUMAR SHASHIKANT SONI, T 04, MRUNALI APPARTMENT, VV NAGAR, ANAND GUJARAT 388210 (Borrower and Mortgagor)**  
**2. PATEL HARSHAL INDRAVADA, 26 STHAPATYA BUNGLOWS, OPPOSITE TARA TOWER, KARAMSAD ANAND (Guarantor)**  
**3. CHIRAG VASANTKUMAR PATEL, "MADHUDEEP" NEAR PANCHAYAT HOSPITAL, GAYATRI DINING HALL ROAD, NANA BAZAR, VIDHYANAGAR, ANAND 388210 (Guarantor)**
3. Total liabilities as on **Rs. 15,62,578.00**

4. (a) Mode of Auction : E-Auction  
(b) Details of Auction service provider:

Company Name	M/s PSB Alliance Pvt Ltd (BAANKNET)
Address	Corporate Office : - Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai, Maharashtra - 400037
Mobile Number	8291220220, 9892219848, 8160205051
Support Help Desk Number	8291220220, 9892219848, 8160205051
E-Mail	support.baanknet@psballiance.com
E-Auction Website For SARFAESI Cases	<a href="https://baanknet.com/">https://baanknet.com/</a>
E-Auction Website For DRT Cases	<a href="https://baanknet.com/">https://baanknet.com/</a>

(c) Date & Time of Auction: **11-09-2025** Time 01:00 PM – 03:00 PM (It may be extended with a span of 5 minutes if needed)

(d) Place of Auction: Online

5. Reserve Price: The reserve price will be ₹ **6,50,000/- (₹ Six Lakhs Fifty Thousand only)** (PHYSICAL Possession)

6. a) 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.

b) The property can be inspected, with Prior Appointment with Authorised Officer, on **03-09-2025** between **10.30 AM to 5.00 PM**.

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, ANAND Branch OR shall be deposited through

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RTGS/NEFT/Fund Transfer to credit of account "CANARA BANK" of Canara Bank, ANAND Branch, A/c No.209272434 IFSC Code: CNRB0000163 on or before 10-09-2025 by 04.00 PM.

e) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service M/s PSB Alliance Pvt Ltd (BAANKNET) at [support.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com).

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 10-09-2025, to Canara Bank, ANAND branch, 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.

g) 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)

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

i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000.00 as incremental value. 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.

j) 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.

k) 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.

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

m) The Auction Sale is conducted on "As is where is, As is what is" basis. Bank is not aware of any pending charges, taxes, etc. Purchasers are bound to verify the same and, if any, have to bear the same.

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

o) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or ANAND branch, ANAND who, as a facilitating centre, shall make necessary arrangements.

p) For further details contact **Mr Anurag Kori, Branch Manager, Canara Bank, Anand, , Ph no. 8238091946 , e-mail id: cb0163@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.

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प्राधिकृत अधिकारी / Authorised Officer

Place :Anand

Date: 20-08-2025

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