

(A GOVERNMENT OF INDIA UNDERTAKING)

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

(A GOVERNMENT OF INDIA UNDERTAKING)

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 hypothecated/pledged/charged to the Secured Creditor, the **Symbolic Possession** of which has been taken by the Authorised Officer of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **21-05-2026**, for recovery of **Rs. 21,64,401.00 (Rupees Twenty One Lakh Sixty Four Thousand Four Hundred One Only)** as on **06.12.2025** with interest and other charges thereon from **07.12.2025** in **HOUSING LOAN** account due to canara bank from **Mr. SANDIP KANTILAL SAPARIA** (hereinafter referred to as "the Borrowers") and **Mrs. SAPARIYA SANGITA BEN (Co-Borrower)** and **Rs. 15,55,648.09 (Rupees Fifteen Lakh Fifty Five Thousand Six Hundred Fourty Eight and Nine Paise Only)** as on **30.11.2025** with interest and other charges thereon from **01.12.2025** in the **MSME-OD/OCC** account, due to Canara Bank from **M/s. LUGGAGE POINT (PROPRIETORSHIP FIRM)** through its proprietor **Mr. SANDIP KANTILAL SAPARIA** (hereinafter referred to as "the Borrowers") and **Mrs. SAPARIYA SANGITA BEN (GUARANTOR)** (hereinafter referred to as "the Guarantor")

a) The Reserve price & EMD of the properties will be as follows: -

Sr. No.	Property Details	Reserve Price	EMD Amt.
1.	<p>EMT of All that piece and parcel of Land and Building existing and/or to be constructed thereon having Revenue Survey No. 31/1 and No. 31/2, of Village Raiya of Rajkot of Taluka of Rajkot District, location described as - A residential flat bearing Flat No. 4113 having Carpet area 52.93 Sq. Mtrs and adjoining balcony having carpet area 1.43 Sq. Mtr , Total Carpet Area 54.36 Sq. Mtrs and having Built-Up Area 63.51 Sq. Mtrs. situated on the Eleventh Floor of a high-rise Residential building known as "Nand Heights Tower - 4" constructed on the N.A. land admeasuring 4971.77 Sq. Mtrs of Plot No.1 and admeasuring 600.23 Sq. Mtrs of common plot No. A+B (totally admeasuring 5572.00 Sq. Mtrs) of revenue survey No. 31/1 and No. 31/2 paiki of Village Raiya of Rajkot district , F.P. No. 42 and No. 43 of T.P. Scheme No.16 (Raiya) of Rajkot</p> <p>Boundaries of Nand Heights - NORTH- Margin then F.P. No. 42/A and F.P. No. 44/2/2 SOUTH- Margin then F.P. No. 37/1 and F.P. No. 39/2 EAST- Margin then F.P. No. 41/3 and F.P. No. 39/2 WEST- Margin then 24.00 Mtrs. T.P. Road</p>	<p>Rs. 36,00,000/-</p>	<p>Rs. 3,60,000/-</p>

Asset Recovery Management Branch/आ.व.प्र. शाखा
 7TH FLOOR, GIFT TOWER ONE /सातवीमंजील, गिफ्ट टॉवर 1 -
 GIFT City /गिफ्टसिटी, GANDHINAGAR - 382355 (GUJARAT) /गांधीनगर- ३८२३५५ गुजरात

Tel No./दूरभाषसं. 079-69027812/818/820/822
 E-mail : cb3966@canarabank.com



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<p>Boundaries of Flat No. 4113 - NORTH- Flat No. 4114 SOUTH- Margin then Property on F.P. No. 37/1 EAST- Passage, Stair then Flat No. 4112 WEST- Margin then Tower No. 5</p> <p>CERSAI ID -400074279310 ASSEST ID - 200075748790</p>		
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b) The Earnest Money Deposit shall be deposited on or before dt. 20-05-2026.

Details and full description of the property (ies):


Sr. No.	Property Details	Name of the Title holder
1.	<p>EMT of All that piece and parcel of Land and Building existing and/or to be constructed thereon having Revenue Survey No. 31/1 and No. 31/2, of Village Raiya of Rajkot of Taluka of Rajkot District, location described as - A residential flat bearing Flat No. 4113 having Carpet area 52.93 Sq. Mtrs and adjoining balcony having carpet area 1.43 Sq. Mtr , Total Carpet Area 54.36 Sq. Mtrs and having Built-Up Area 63.51 Sq. Mtrs. situated on the Eleventh Floor of a high-rise Residential building known as "Nand Heights Tower - 4" constructed on the N.A. land admeasuring 4971.77 Sq. Mtrs of Plot No.1 and admeasuring 600.23 Sq. Mtrs of common plot No. A+B (totally admeasuring 5572.00 Sq. Mtrs) of revenue survey No. 31/1 and No. 31/2 paiki of Village Raiya of Rajkot district , F.P. No. 42 and No. 43 of T.P. Scheme No.16 (Raiya) of Rajkot</p> <p>Boundaries of Nand Heights - NORTH- Margin then F.P. No. 42/A and F.P. No. 44/2/2 SOUTH- Margin then F.P. No. 37/1 and F.P. No. 39/2 EAST- Margin then F.P. No. 41/3 and F.P. No. 39/2 WEST- Margin then 24.00 Mtrs. T.P. Road</p> <p>Boundaries of Flat No. 4113 - NORTH- Flat No. 4114 SOUTH- Margin then Property on F.P. No. 37/1 EAST- Passage, Stair then Flat No. 4112 WEST- Margin then Tower No. 5</p> <p>CERSAI ID -400074279310 ASSEST ID - 200075748790</p>	<p>Mrs. SANGITABEN SANDIP SAPARIYA &Mr. SANDIP KANTILAL SAPARIA</p>

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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 Chief Manager, ARM Branch, Ahmedabad Canara Bank, Ph. No. 079-69027812 / 818 / 820 / 822 during office hours on any working day.

Date: 15-04-2026
Place: GANDHINAGAR




AUTHORISED OFFICER
CANARA BANK



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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 15-04-2026

1. Name and Address of the Secured Creditor: Canara Bank, ARM Branch, Ahmedabad.
2. Name and Address of the Borrower(s)/Guarantor(s):

M/S. Luggage Point (Proprietorship Firm)
Shop No 11 City Shops, Samrit Prabhat Appartment,
(Central Bank Of India Atm),
Yagnik Road, City Plaza
Rajkot
Dist- Rajkot
Gujarat- 360001
Mob- 9909555356

Mr. Sandip Kantilal Saparia (Proprietor And Borrower)
Flat No 4113 Tower 4 ,Nand Heights,
Gangotri Park Main Road, University Road,
Rajkot ,
Rajkot
Gujarat- 360005
Mo- 9909555356

Mrs. Sapariya Sangita Ben (Guarantor And Co-Borrower)
Flat No 4113 Tower 4, Nand Heights,
Gangotari Park Main Road, University Road,
Rajkot ,
Rajkot
Gujarat- 360005
Mo- 8849105454

3. Total liabilities: Rs. 21,64,401.00 (Rupees Twenty One Lakh Sixty Four Thousand Four Hundred One Only) as on 06.12.2025 with interest and other charges thereon from 07.12.2025 in HOUSING LOAN account and Rs. 15,55,648.09 (Rupees Fifteen Lakh Fifty Five Thousand Six Hundred Fourty Eight and Nine Paise Only) as on 30.11.2025 with interest and other charges thereon from 01.12.2025 in the MSME-OD/OCC account, due to Canara Bank.

4. (a) Mode of Auction: E-Auction

(b) Details of Auction service provider:

Service Provider	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
Helpdesk Number	8291220220, 9892219848, 8160205051
Email	support.baanknet@psballiance.com,
Website	https://baanknet.com/

(c) Date & Time of Auction: 21-05-2026 Time 1.00 PM to 3.00 PM

Asset Recovery Management Branch/आ.व.प्र. शाखा
7TH FLOOR, GIFT TOWER ONE /सातवीमंजील, गिफ्टटॉवर, 1 -
GIFT City /गिफ्टसिटी, GANDHINAGAR - 382355 (GUJARAT) /गांधीनगर- ३८२३५५, गुजरात

Tel No./दूरभाषसं. 079-69027812/818/820/822
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(d) Place of Auction: Gandhinagar

5. Reserve Price & EMD Amt.:

Sr. No.	Property Details	Reserve Price	EMD Amt.
1.	<p>EMT of All that piece and parcel of Land and Building existing and/or to be constructed thereon having Revenue Survey No. 31/1 and No. 31/2, of Village Raiya of Rajkot of Taluka of Rajkot District, location described as - A residential flat bearing Flat No. 4113 having Carpet area 52.93 Sq. Mtrs and adjoining balcony having carpet area 1.43 Sq. Mtr , Total Carpet Area 54.36 Sq. Mtrs and having Built-Up Area 63.51 Sq. Mtrs. situated on the Eleventh Floor of a high-rise Residential building known as "Nand Heights Tower - 4" constructed on the N.A. land admeasuring 4971.77 Sq. Mtrs of Plot No.1 and admeasuring 600.23 Sq. Mtrs of common plot No. A+B (totally admeasuring 5572.00 Sq. Mtrs) of revenue survey No. 31/1 and No. 31/2 paiki of Village Raiya of Rajkot district , F.P. No. 42 and No. 43 of T.P. Scheme No.16 (Raiya) of Rajkot</p> <p>Boundaries of Nand Heights - NORTH- Margin then F.P. No. 42/A and F.P. No. 44/2/2 SOUTH- Margin then F.P. No. 37/1 and F.P. No. 39/2 EAST- Margin then F.P. No. 41/3 and F.P. No. 39/2 WEST- Margin then 24.00 Mtrs. T.P. Road</p> <p>Boundaries of Flat No. 4113 - NORTH- Flat No. 4114 SOUTH- Margin then Property on F.P. No. 37/1 EAST- Passage, Stair then Flat No. 4112 WEST- Margin then Tower No. 5</p> <p>CERSAI ID -400074279310 ASSEST ID - 200075748790</p>	<p>Rs. 36,00,000/-</p>	<p>Rs. 3,60,000/-</p>

6. Other terms and conditions:

a) Auction/ bidding shall be only through "Online Electronic Bidding" through the website of **website M/s PSB Alliance Pvt Ltd (BAANKNET)**. 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 / visited, with prior Appointment with Authorised Officer, on **13.05.2026**.

Asset Recovery Management Branch/आ.व.प्र. शाखा **Confidential** Tel No./दूरभाषसं. 079-69027812/818/820/822
 7TH FLOOR, GIFT TOWER ONE /सातवीमंजील, गिफ्ट टॉवर.1 - E-mail : cb3966@canarabank.com
 GIFT City /गिफ्टसिटी, GANDHINAGAR - 382355 (GUJARAT) /गांधीनगर- ३८२३५५, गुजरात





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- c) The property will be sold not below the Reserve Price.
- d) **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 20-05-2026.**
- e) Intending bidders shall hold a valid e-mail address.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **20-05-2026**, to Canara Bank, ARM Branch, Ahmedabad 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 M/s PSB Alliance Pvt Ltd (BAANKNET) and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the Service Provider:

For User Creation Helpline Number			
SR NO	NAME	CONTACT NO	E MAIL ID
1	KARAN MODI	7016-716557	karan@procure247.com
2	VASU PATEL	9510-974587	vasu.patel@procure247.com
3	KASHYAP PATEL	6354-604884	kashyap@procure247.com
4	ANIMESH JAIN	7046-612345	animesh@procure247.com

- 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) Remaining amount of bids is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, ARM Branch, Ahmedabad OR shall be deposited through

Asset Recovery Management Branch/आ.व.प्र. शाखा
7TH FLOOR, GIFT TOWER ONE /सातवीमंजील, गिफ्टटॉवर, 1
GIFT City /गिफ्टसिटी, GANDHINAGAR - 382355 (GUJARAT) /गांधीनगर- ३८२३५५, गुजरात

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RTGS/NEFT/Fund Transfer to credit of account "**CANARA BANK ARM BRANCH, AHMEDABAD**" A/c No. 209272434; IFSC Code: CNRB0003966.

- l) 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 for factory Land & Building and submit the original receipt of TDS certificate to the Bank.
(Payment of TDS is at the rate as notified by GOI from time to time and it is the responsibility of the purchaser).
- m) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- n) The Auction Sale is conducted on "**As is where is, As is what is and Whatever there 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.
- o) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- p) 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, Ahmedabad or ARM Branch, Ahmedabad who, as a facilitating centre, shall make necessary arrangements.
- q) For further details contact **Authorised Officer, Canara Bank, ARM Branch** (Ph. No. 079-69027812/818/822/823, Mob -8238091942, 9981840790 9680505055) e-mail id:cb3966@canarabank.com; the Service Provider: For further details contact Authorised Officer, Canara Bank, ARM Branch (Ph. No. 079-69027812/818/822/823, Mob - 8238091942, 9680505055,9981840790) e-mail id:cb3966@canarabank.com; the Service Provider: M/s PSB Alliance (BAANKNET); CONTACT PERSON:- KARAN MODI; CONTACT NUMBER: 7016-716557. Support Helpdesk Number: - 8291220220, 7046612345, 6354910172, 9892219848, 8160205051.
EMAIL: support.baanknet@psballiance.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: Gandhinagar
Date: 15-04-2026



**AUTHORISED OFFICER
CANARA BANK**

Asset Recovery Management Branch/आ.व.प्र. शाखा
7TH FLOOR, GIFT TOWER ONE /सातवीमंजील, गिफ्ट टॉवर 1 -
GIFT City /गिफ्ट सिटी, GANDHINAGAR - 382355 (GUJARAT) /गांधीनगर- ३८२३५५, गुजरात

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