

COVERING LETTER TO SALE NOTICE

Ref: ROKOL/SAL/NOTICE/COVER/2026-27/MVD19  
To,

Date: 10.08.2026

**MINAKSHI VINOD DHYALKAR**

**Guarantor- RAJENDRA GOVIND DHAYALKAR**

**ADDRESS 1-**

W/O Vinod Dhayalkar 004 Samarth Swarup Apartment  
Pahila Mala Swarup Nagar Tal Khed Dist Ratnagiri Mh-415709

**ADDRESS 2-**

Flat no-206, B-Wing 2nd Floor Rukmini Niwas Shivtar Road,  
Mouje Khed Tal Khed Dist Ratnagiri-415709

**ADDRESS 3-**

004 Samarth Swarup App Pahila Mala Swarup Nagar  
Tal Khed Dist Ratnagiri Mh-415709

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, Bharne 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 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.

कृते केनरा बैंक  
Yours faithfully,  
**CANARA BANK**

अधिकृत अधिकारी / **AUTHORISED OFFICER**

**SANDEEP VILASRAO ATOLE**

Authorized Officer,

Canara Bank

ENCLOSURE – SALE NOTICE

✓

Canara Bank, Regional Office Kolhapur

Karveer Nivasini Tower, 3<sup>rd</sup> Floor, Near Zorba Hotel, Gavati Mandai Road, Shahupuri, Kolhapur, 416001

E Mail- [recoveryrosolapur@canarabank.com](mailto:recoveryrosolapur@canarabank.com), Landline: 02312993544

Confidential

Internal



Scanned with OKEN Scanner

Ref: ROKOL/SL/NOTICE/2026-27/MVD19

Date: 10.08.2026

**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 to the Secured Creditor, Possession of which has been taken by the **Authorised Officer of Canara Bank Bharne branch**, will be sold on "As is where is", "As is what is", and "Whatever there is" on **29.08.2026**, for recovery of Rs. **21,38,971.65** (as on **31.07.2026**) plus further interest and other expenses there on due to the **Bharne[15380] Branch of Canara Bank from MINAKSHI VINOD DHYALKAR**.

The Reserve price of the Property will be **Rs. 7,50,000/-** and the Earnest money deposit for the property will be **Rs.75,000/-**

The Earnest Money Deposit shall be deposited on or before **29.08.2026 12:00 PM**.

**Details and full description of the immovable property**

All that part and parcel of the property consisting of Flat no-206, in B-Wing 2nd Floor Rukmini Niwas on Ward No.4, Sr No.188A1A1A H No.3A2/1 To 3A2/4 Sr No.188B CS No.2952/7 2960 Shivtar Road, Mouje Khed Tal Khed Dist Ratnagiri-415709

**Bounded:**

On the **North** by: Outside Wall of Building

On the **South** by: Staircase

On the **East** by : Common wall with Flat No.207

On the **West** by: Common wall with Flat No.203

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 Manager, Bharne[15380] Branch, Canara Bank, **Mob. 7428692622** and e-mail id. [cb15380@canarabank.com](mailto:cb15380@canarabank.com) during office hours on any working day.

Date: 10.08.2026

Place: Kolhapur

कृते केनरा बँक / For CANARA BANK

प्रधिकृत अधिकारी / AUTHORISED OFFICER

SANDEEP VILASRAO ATOLE

Authorised Officer

CANARA BANK

Canara Bank, Regional Office Kolhapur

Karveer Nivasini Tower, 3<sup>rd</sup> Floor, Near Zorba Hotel, Gavati Mandai Road, Shahupuri, Kolhapur, 416001

E Mail- [recoveryrosolapur@canarabank.com](mailto:recoveryrosolapur@canarabank.com), Landline: 02312993544

Confidential

Internal



Scanned with OKEN Scanner

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1. Name and Address of the Secured Creditor: Canara Bank, Bharne[15380] Branch, Maharashtra

2. Name and Address of the Borrower(s)/ Guarantor(s):

**MINAKSHI VINOD DHYALKAR**

**Guarantor- RAJENDRA GOVIND DHAYALKAR**

**ADDRESS 1-**

W/O Vinod Dhayalkar 004 Samarth Swarup Apartment  
Pahila Mala Swarup Nagar Tal Khed Dist Ratnagiri Mh-415709

**ADDRESS 2-**

Flat no-206, B-Wing 2nd Floor Rukmini Niwas Shivtar Road,  
Mouje Khed Tal Khed Dist Ratnagiri-415709

**ADDRESS 3-**

004 Samarth Swarup App Pahila Mala Swarup Nagar  
Tal Khed Dist Ratnagiri Mh-415709

3. Total liabilities as on **31.07.2026**: Rs. **21,38,971.65** (interest and other expenses there on)

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

(b) **Details of Auction service provider:**

|                 |                                                                                        |
|-----------------|----------------------------------------------------------------------------------------|
| Company Name    | M/s PSB Alliance Pvt Ltd                                                               |
| Helpdesk Number | 8291220220                                                                             |
| Email           | <a href="mailto:support.baanknet@psballiance.com">support.baanknet@psballiance.com</a> |
| Website         | <a href="https://baanknet.com/">https://baanknet.com/</a>                              |

(c) **Date & Time of Auction**: Date: **29.08.2026**; Time: **1:00 PM to 2:00 PM**  
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

(d) **Place of Auction**: ON LINE

5. **Reserve Price**: Rs. **7,50,000.00**

6. **EMD Amount**: Rs. **0,75,000.00**

7. **Other terms and conditions:**

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 all working days during office hours from 10:00 am to 05:00 pm.

Canara Bank, Regional Office Kolhapur  
Karveer Nivasini Tower, 3<sup>rd</sup> Floor, Near Zorba Hotel, Gavati Mandai Road, Shahupuri, Kolhapur, 416001  
E Mail- [recoveryrosolapur@canarabank.com](mailto:recoveryrosolapur@canarabank.com), Landline: 02312993544

Confidential

i) For sale proc  
will have to  
of TDS ce  
k) All r  
Go

- 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 to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, Bharne[15380] Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank Regional office Kolhapur Branch, A/c No 209272434 IFSC Code: **CNRB0015380** on or before **29.08.2026 12:00 PM**.
- e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **29.08.2026 12:00 PM**, to Canara Bank, Bharne[15380] 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.
- f) 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. 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**.
- g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- h) Auction would commence at Reserve Price, as mentioned above. 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 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 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.



- nd the
- j) For sale proceeds of Rs. 50.00 lakhs (Rupees Fifty Lakhs) 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.
- k) All charges for conveyance, stamp duty/GST and registration, TDS, tax, dues of Local self Govt. (property tax, water sewerage, electricity bills, and transfer fees) etc., if any due against the property shall be borne by the successful bidder only.
- l) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- m) 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 branch who, as a facilitating centre, shall make necessary arrangements.
- n) For further details contact Manager, Canara Bank, Bharn[15380] Branch. Mob: **7428692622** e-mail id [cb15380@canarabank.com](mailto:cb15380@canarabank.com) OR the service provider M/s PSB Alliance Pvt Ltd, Helpdesk Number: 8291220220, 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.

कुले केनरा बैंक / For CANARA BANK

प्रधिकृत अधिकारी / AUTHORISED OFFICER

Date: 10.08.2026  
Place: Kolhapur

**SANDEEP VILASRAO ATOLE**  
Authorised Officer  
CANARA BANK