

Ref: HALVAD/E AUCTION/ KARISHMA /NOV-2025

Date: 17.11.2025

To,  
Mrs. KARISHMA JAKIRHUSHEN ZARWAR (BORROWER)  
GOPNATH PLOT, BEHIND CORT,  
PORBANDAR, GUJARAT-360575

Mrs. KARISHMA JAKIRHUSHEN ZARWAR (BORROWER)  
D/o JAKIRHUSHEN, TADIYA HANUMAN ROAD,  
GULABNAGAR, GATRAL PAN NI SAME,  
JAMNAGAR, GUJARAT-361007

Mr. MERAJ SALIMBHAI CHAUHAN (CO-BORROWER)  
GOPNATH PLOT, BEHIND CORT,  
PORBANDAR, GUJARAT-360575

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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The HOUSING LOAN account no. 6761630000006 of the Borrower, Mrs. KARISHMA JAKIRHUSHEN ZARWAR and Mr. MERAJ SALIMBHAI CHAUHAN slipped to NPA as on 02.03.2025.

The undersigned being the Authorized Officer of the Canara Bank under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice calling upon the borrowers Mrs. KARISHMA JAKIRHUSHEN ZARWAR and Mr. MERAJ SALIMBHAI CHAUHAN to repay the amount mentioned in the notice.

As you are aware, the borrower having failed to repay the amount, the undersigned on behalf of Canara bank HALVAD 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 HALVAD Branch of Canara Bank.

The undersigned proposes to sell the assets 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,

कृते केनरा बँक / FOR CANARA BANK

Authorized Officer  
Canara Bank

ENCLOSURE - SALE NOTICE

**SALE NOTICE**

**E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 Authorized Officer of **HALVAD** Branch of the Canara Bank, **will be sold on "As is where is", "As is what is", and "Whatever there is" on 23.12.2025**, for a total recovery of **Rs.8,40,309.27 (Rupees Eight Lakh Forty Thousand Three Hundred Nine and Paisa Twenty Seven Only) in the Loan Accounts as on 02.03.2025 plus further interest and other charges** due to the HALVAD Branch of Canara Bank, from **Mrs. KARISHMA JAKIRHUSHEN ZARWAR and Mr. MERAJ SALIMBHAI CHAUHAN**.

The reserve price will be **Rs. 5,76,000.00 (Rupees Five Lakh Seventy Six Thousand Only)** and the earnest money deposit will be **Rs. 57,600.00 (Rupees Fifty Seven Thousand Six Hundred Only)**. The Earnest Money Deposit shall be deposited on or before **22.12.2025**.

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

EMT of Residential House at Plot No. 39-50/33, "VC NAGAR", Survey No. 155/1 P 2, Village Amreli, Taluka Morbi, District Morbi, Gujarat-363641

Admeasuring 45.30 SqMtr

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The Plot is bounded by

EAST - By Adjoining Plot No. 39-50/2

WEST - By 12.00 Mtr wide Road of N.A.

NORTH - By Adjoining Plot No. 39-50/34

SOUTH - By Adjoining Plot No. 39-50/32

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 **HALVAD Branch Canara Bank**, Ph. No. 7211101559/8511184950 during office hours on any working day.

Date: 17.11.2025

Place: HALVAD

कृते केनरा बैंक / FOR CANARA BANK  
प्राधिकृत अधिकारी / AUTHORIZED OFFICER  
Authorized Officer  
Canara Bank

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 17.11.2025**

1. Name and Address of the Secured Creditor: **Canara Bank HALVAD, New Building Area, Near Kismat Bakery, Halvad, Taluka – Halvad & District - Morbi -363330 ,Mobile: 7211101559**

2. Name and Address of the Borrower(s)/ Guarantor(s):  
**Mrs. KARISHMA JAKIRHUSHEN ZARWAR (BORROWER)**  
GOPNATH PLOT, BEHIND CORT,  
PORBANDAR, GUJARAT-360575

**Mrs. KARISHMA JAKIRHUSHEN ZARWAR (BORROWER)**  
D/o JAKIRHUSHEN, TADIYA HANUMAN ROAD,  
GULABNAGAR, GATRAL PAN NI SAME,  
JAMNAGAR, GUJARAT-361007

**Mr. MERAJ SALIMBHAI CHAUHAN (CO-BORROWER)**  
GOPNATH PLOT, BEHIND CORT,  
PORBANDAR, GUJARAT-360575

3. Total liabilities: **Rs.8,40,309.27 (Rupees Eight Lakh Forty Thousand Three Hundred Nine and Paise Twenty Seven Only) in the Loan Accounts as on 02.03.2025**

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

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(b) Details of Auction service provider: **M/s PSB Alliance (BAANKNET),**  
Helpdesk No. - 8291220220, 9892219848, 8160205051,7046612345, 6354910172;  
e-mail id: [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com), [support.BAANKNET@procure247.com](mailto:support.BAANKNET@procure247.com)  
For User Creation Helpline Number-

Sr No	Name	Contact No.	E Mail ID
1	KARAN MODI	7016-716557	<a href="mailto:karan@procure247.com">karan@procure247.com</a>
2	VASU PATEL	9510-974587	<a href="mailto:vasu.patel@procure247.com">vasu.patel@procure247.com</a>
3	KASHYAP PATEL	6354-604884	<a href="mailto:kashyap@procure247.com">kashyap@procure247.com</a>
4	ANIMESH JAIN	7046-612345	<a href="mailto:animesh@procure247.com">animesh@procure247.com</a>

(c) Date & Time of Auction: **23.12.2025 Time 01.00 PM – 03.00 PM**

(d) Place of Auction: <https://baanknet.com/>

5. Reserve Price: **Rs. 5,76,000.00 (Rupees Five Lakh Seventy Six Thousand Only)**

6. 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 Authorized Officer, on **17.12.2025** between **10.00 AM to 5.00 PM.**

(A GOVERNMENT OF INDIA UNDERTAKING)

- 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 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.

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 provider M/s PSB Alliance (BAANKNET) Helpdesk No. - 8291220220, 9892219848, 8160205051; e-mail id: [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com)

For User Creation Helpline Number-

Sr No	Name	Contact No.	E Mail ID
1	KARAN MODI	7016-716557	<a href="mailto:karan@procure247.com">karan@procure247.com</a>
2	VASU PATEL	9510-974587	<a href="mailto:vasu.patel@procure247.com">vasu.patel@procure247.com</a>
3	KASHYAP PATEL	6354-604884	<a href="mailto:kashyap@procure247.com">kashyap@procure247.com</a>
4	ANIMESH JAIN	7046-612345	<a href="mailto:animesh@procure247.com">animesh@procure247.com</a>

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **22.12.2025, 10:00 AM to 05:00 PM**, to Canara Bank, HALVAD 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 (BAANKNET) Helpdesk No. - 8291220220, 9892219848, 8160205051; e-mail id: [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com)

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3	KASHYAP PATEL	6354-604884	<a href="mailto:kashyap@procure247.com">kashyap@procure247.com</a>
4	ANIMESH JAIN	7046-612345	<a href="mailto:animesh@procure247.com">animesh@procure247.com</a>

- 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 favor 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,

(A GOVERNMENT OF INDIA UNDERTAKING)

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.

k) For sale proceeds of Rs. 50,00,000.00 (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) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

n) 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 HALVAD Branch, who as a facilitating center, shall make necessary arrangements.

o) For further details contact Manager, Canara Bank, HALVAD Branch (Ph. No. 7211101559/8511184950 E mail: cb6761@canarabank.com; the service provider M/s PSB Alliance (BAANKNET) Helpdesk No. - 8291220220, 9892219848, 8160205051; e-mail id: [support.BAANKNET@psballiance.com](mailto: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.

Restricted

कृते केनरा बैंक / FOR CANARA BANK

प्राधिकृत अधिकारी / AUTHORISED OFFICER

Authorized Officer  
Canara Bank

Place: MORBI  
Date: 17.11.2025

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