

Tamilnad Mercantile Bank Ltd.,
Ring Road, Surat Branch,
Plot No.25/C, 25/D, & 25/E Ground Floor,
Animesh House, Kinnary Cinemas,
Surat - 395002, Gujarat.
email:-surat_ringroad@tmbank.in
Phone No.0261- 2366500, 2367600
CIN – L65110TN1921PLC001908

NOTICE FOR SALE

**TAMILNAD MERCANTILE BANK LTD
RING ROAD, SURAT BRANCH**

Date :14-05-2026

(By Speed Post With Registration)

To,

1.	M/s.Janu Enterprise, Proprietrix: Mrs.Shitalben Ashokbhai Kanpariya, W/o.Mr.Kanpariya Ashokbhai Kalubhai, No:50, Kavita Row House VI-2, Sarhana Jakatnaka, Kamrej Road, Surat-395 006. Mobile: 98982 14457	Borrower
2.	Mrs.Shitalben Ashokbhai Kanpariya, W/o.Mr.Kanpariya Ashokbhai Kalubhai, No:50, Kavita Row House VI-2, Sarhana Jakatnaka, Kamrej Road, Surat-395 006. Mobile: 98982 14457	Proprietrix
3.	Mr.Kanpariya Ashokbhai Kalubhai, S/o.Mr.Kalubhai Ukabhai Kanpariya, No:50, Kavita Row House VI-2, Sarhana Jakatnaka, Kamrej Road, Surat-395 006. Mobile: 98982 14457	Guarantor/Mortgagor
4.	Mr.Sanjaybhai Kalubhai Kanpariya, S/o.Mr.Kalubhai Ukabhai Kanpariya, No.50, Kavita Row House VI-2, Sarhana Jakatnaka, Kamrej Road, Surat-395 006. Mobile: 79905 84392	Guarantor

Sale Notice for Sale of Immovable Properties

Auction Sale Notice for Sale of Immovable Assets mortgaged / charged to the Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower **M/s.Janu Enterprise, Proprietrix: Mrs.Shitalben Ashokbhai Kanpariya, W/o.Mr.Kanpariya Ashokbhai Kalubhai and Guarantors Mr.Kanpariya Ashokbhai Kalubhai, S/o.Mr.Kalubhai Ukabhai Kanpariya and Mr.Sanjaybhai Kalubhai Kanpariya, S/o.Mr.Kalubhai Ukabhai Kanpariya** that the below described immovable properties mortgaged/charged to the Secured Creditor, the physical possession of



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which has been taken by the Authorized Officer of Tamilnad Mercantile Bank Limited, Ring Road, Surat Branch will be sold on "As is where is", "As is what is", and "Whatever there is" on 02-06-2026 for recovery of **Rs.1,45,64,159.49 (Rupees One Crore Forty Five Lakh Sixty Four Thousand One Hundred Fifty Nine and Paise Forty Nine Only)** [Cash Credit – Rs.1,37,66,153.22 + Expenses - Rs.7,98,006.27] as on 30-04-2026 due to the Tamilnad Mercantile Bank Limited, Ring Road, Surat Branch with subsequent interest and expenses.

Property No.1 - The **Reserve Price** for property will be **Rs.13,23,000/-** (Rupees Thirteen Lakh and Twenty Three Thousand Only) and the **earnest money deposit** will be **Rs.1,32,300/-** (Rupees One Lakh Thirty Two Thousand and Three Hundred Only).

Property No.2 - The **Reserve Price** for property will be **Rs.13,23,000/-** (Rupees Thirteen Lakh and Twenty Three Thousand Only) and the **earnest money deposit** will be **Rs.1,32,300/-** (Rupees One Lakh Thirty Two Thousand and Three Hundred Only).

Property No.3 - The **Reserve Price** for property will be **Rs.13,23,000/-** (Rupees Thirteen Lakh and Twenty Three Thousand Only) and the **earnest money deposit** will be **Rs.1,32,300/-** (Rupees One Lakh Thirty Two Thousand and Three Hundred Only).

Property No.4 - The **Reserve Price** for property will be **Rs.13,23,000/-** (Rupees Thirteen Lakh and Twenty Three Thousand Only) and the **earnest money deposit** will be **Rs.1,32,300/-** (Rupees One Lakh Thirty Two Thousand and Three Hundred Only).

Property No.5 - The **Reserve Price** for property will be **Rs.13,23,000/-** (Rupees Thirteen Lakh and Twenty Three Thousand Only) and the **earnest money deposit** will be **Rs.1,32,300/-** (Rupees One Lakh Thirty Two Thousand and Three Hundred Only).

Property No.6 - The **Reserve Price** for property will be **Rs.13,23,000/-** (Rupees Thirteen Lakh and Twenty Three Thousand Only) and the **earnest money deposit** will be **Rs.1,32,300/-** (Rupees One Lakh Thirty Two Thousand and Three Hundred Only).

Place of Submission of EMD and Auction :	Tamilnad Mercantile Bank Ltd Plot No.25/C, 25/D & 25/E, Ground Floor, Animesh House, Kinnary Cinemas, Ring Road Branch, Surat – 395002, Gujarat,
Date and Time of Auction Sale	02-06-2026 at 01.00 PM for Property No - 1 01.30 PM for Property No - 2 02.00 PM for Property No - 3 02.30 PM for Property No - 4 03.00 PM for Property No - 5 03.30 PM for Property No - 6
Upset Price	Property No. 1: Rs.13,23,000/- (Rupees Thirteen Lakh and Twenty Three Thousand Only) Property No. 2: Rs.13,23,000/- (Rupees Thirteen Lakh and Twenty Three Thousand Only) Property No. 3: Rs.13,23,000/- (Rupees Thirteen Lakh and Twenty Three Thousand Only) Property No. 4: Rs.13,23,000/- (Rupees Thirteen Lakh and Twenty Three Thousand Only)

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Property No. 5: Rs.13,23,000/- (Rupees Thirteen Lakh and Twenty Three Thousand Only)
Property No. 6: Rs.13,23,000/- (Rupees Thirteen Lakh and Twenty Three Thousand Only)

Description of the Property/ies :

1) On equitable Mortgage of undivided proportionate share in land to the extent of 9.23 sq.mt situated at Revision Block No.248 (old Block No.595 its Rev.S.Nos.458/2 and 462) and Shop building constructed thereat at 1st Floor of "**Shiv Drasthti**" bearing Shop No. **F-8**, Carpet Area 31.91 sq.mt i.e 343.40 sq.ft and Build up area 33.35 sq.mt i.e.358.84 sq.ft and Super Build Up area 53.42 sq.mt i.e 574.79 sq.ft, Village Umbhel, Sub District Taluka Kamrej, District Surat, standing in the name of Mr.Ashokbhai Kalubhai Kanpariya.

Boundaries:

North	Shop No.07
South	Shop No.09
East	Open Space
West	Passage

2) On equitable Mortgage of undivided proportionate share in land to the extent of 9.23 sq.mt situated at Revision Block No.248 (old Block No.595 its Rev.S.Nos.458/2 and 462) and Shop building constructed thereat at 1st Floor of "**Shiv Drasthti**" bearing Shop No. **F-9**, Carpet Area 31.91 sq.mt i.e 343.40 sq.ft and Build up area 33.35 sq.mt i.e 358.84 sq.ft and Super Build Up area 53.42 sq.mt i.e.574.79 sq.ft, Village Umbhel, Sub District Taluka Kamrej, District Surat, standing in the name of Mr.Ashokbhai Kalubhai Kanpariya.

Boundaries:

North	Shop No.08
South	Shop No.10
East	Open Space
West	Passage

3) On equitable Mortgage of undivided proportionate share in land to the extent of 9.23 sq.mt situated at Revision Block No.248 (old Block No.595 its Rev.S.Nos.458/2 and 462) and Shop building constructed thereat at 1st Floor of "**Shiv Drasthti**" bearing Shop No. **F-10**, Carpet Area 31.91 sq.mt i.e 343.40 sq.ft and Build up area 33.35 sq.mt i.e 358.84 sq.ft and Super Build Up area 53.42 sq.mt i.e.574.79 sq.ft, Village Umbhel, Sub District Taluka Kamrej, District Surat, standing in the name of Mr.Ashokbhai Kalubhai Kanpariya.

Boundaries:

North	Shop No.09
South	Shop No.11
East	Open Space
West	Passage



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4) On equitable Mortgage of undivided proportionate share in land to the extent of 9.23 sq.mt situated at Revision Block No.248 (old Block No.595 its Rev.S.Nos.458/2 and 462) and Shop building constructed thereat at 1st Floor of “**Shiv Drasthti**” bearing Shop No. **F-11**, Carpet Area 31.91 sq.mt i.e 343.40 sq.ft and Build up area 33.35 sq.mt i.e 358.84 sq.ft and Super Build Up area 53.42 sq.mt i.e 574.79 sq.ft, Village Umbhel, Sub District Taluka Kamrej, District Surat, standing in the name of Mr.Ashokbhai Kalubhai Kanpariya.

Boundaries:

North	Shop No.10
South	Stair / Lift
East	Open Space
West	Passage

5) On equitable of mortgage of undivided proportionate share in land to the extent of 9.23 sq.mt situated at Revision Block No.248 (old Block No.595 its Rev.S.No.458/2 and 462) and Shop building constructed thereat at 1st Floor of “**Shiv Drasthti**” bearing Shop No. **F-A12**, Carpet Area 31.91 sq.mt i.e 343.40 sq.ft and Build up area 33.35 sq.mt i.e 358.84 sq.ft and Super Build Up area 53.42 sq.mt i.e 574.79 sq.ft, Village Umbhel, Sub District Taluka Kamrej, District Surat, standing in the name of Mr.Ashokbhai Kalubhai Kanpariya.

Boundaries:

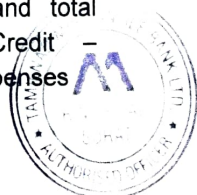
North	Shop No.12
South	Shop No.14
East	Open Space
West	Passage

6) On equitable of mortgage of undivided proportionate share in land to the extent of 9.23 sq.mt situated at Revision Block No.248 (old Block No.595 its Rev.S.No.458/2 and 462) and Shop building constructed thereat at 1st Floor of “**Shiv Drasthti**” bearing Shop No. **F-14**, Carpet Area 31.91 sq.mt i.e 343.40 sq.ft and Build up area 33.35 sq.mt i.e 358.84 sq.ft and Super Build Up area 53.42 sq.mt i.e 574.79 sq.ft, Village Umbhel, Sub District Taluka Kamrej, District Surat, standing in the name of Mr.Ashokbhai Kalubhai Kanpariya.

Boundaries:

North	Shop No.A12
South	Shop No.15
East	Open Space
West	Passage

NOTE: The above collateral security is common for the Credit Limit Facility bearing A/c No. 192700150950595 availed in the name of **M/s.Meril Enterprise**, Proprietor: Mr.Kanpariya Ashokbhai Kalubhai, S/o.Mr.Kalubhai Ukabhai Kanpariya and total outstanding as on 30-04-2026 is **Rs.1,93,45,650.43** [i.e Cash Credit – Rs.1,91,11,248.15 + Expenses – Rs.2,34,402.28) and subsequent interest, expenses



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and the Credit Limit Facility bearing A/c No. 192700150950593 availed in the name of **M/s.Siddharth Fashion**, Proprietor: Mr.Sanjaybhai Kalubhai Kanpariya, S/o.Mr.Kalubhai Ukabhai Kanpariya and total outstanding as on 30-04-2026 is **Rs.1,44,86,722.75** [i.e Cash Credit – Rs.1,43,19,689.62 + Expenses – Rs.1,67,033.13] and subsequent interest, expenses.

The said accounts were classified as NPA on 29-09-2021 and action under SARFAESI Act has been taken.

Terms & Conditions

1.The intending bidders should pay 10% of the reserve price of the property as Earnest Money Deposit (EMD) by means of a "Demand Draft" drawn in favor of "Tamilnad Mercantile Bank Ltd" on or before 02-06-2026 within 12.30 PM.

2. The intending bidders may inspect and satisfy themselves about the property/properties and may approach the Branch Manager to inspect the property /documents related to the property between 10.00 A.M., and 4.00 P.M., before the auction date (Phone No.9909001767, 9150038027, 0261-2367600).

3. The successful bidder shall have to deposit 25% of the Bid Amount (including EMD) on the same day or the next working day without fail and EMD shall be adjusted towards 25% of the bid amount immediately, on the sale being knocked down in his favour. In case of default in deposit of 25% of the bid amount as stated above, the EMD will be forfeited and the property shall forthwith be sold again by public auction.

4. The successful bidder shall deposit the balance 75% of the bid amount within 15 days from the date of confirmation of the sale or such extended period as agreed upon in writing by the Authorized Officer/Secured Creditor at his discretion. In case of any default in depositing the amount within the stipulated period, the deposit will be forfeited as per sub Rule (5) of Rule (9) of Security Interest (Enforcement) Rules 2002 and the property shall be resold and the defaulting purchaser will forfeit all his/her claims to the property or to any part of the sum for which it may be subsequently sold.

5. No interest shall be payable on any amount deposited for participation in the bid under the SARFAESI Act.

6. To the best of knowledge and information of the Authorized Officer, the properties are not subject to any encumbrance. The Authorized Officer will not be held responsible for any charge, lien, encumbrances, property tax or any other statutory dues to the Government or anybody in respect of the property/ies under sale.

7. The successful bidder should bear the charges/fee payable for conveyance such as registration fee, stamp duty etc., as applicable as per Law.

8. The Authorized Officer has absolute right to accept/reject/postpone or cancel the sale without assigning any reason, whatsoever. The Authorized Officer also has the right to reject the Bid Form of the intending bidder if it's not in order.

Regd. Office 57, V.E. Road, Thoothukudi - 628 002. www.tmb.in
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9. The property/properties will not be sold below the reserve price fixed above.

10. The intending bidders should bring any one of the proofs of identity, ie., Aadhar card, Passport, Driving license, Ration Card, Voter ID, PAN Card etc., at the time of participating the bid.

11. The sale certificate shall be issued in the name of the purchaser/bidder and will not be issued in the any other name. The purchaser shall bear the stamp duty, registration charges and all other connected fees, duties, taxes etc. in relation to the execution of the sale certificate.

12. Successful bidder/purchaser will deduct TDS@1% on sale proceeds as per sec.194(1-A) of the Income Tax, 1961 & deposit the same by furnishing the challan in Form 26QB and submit the original receipt of TDS Certificate to Bank. (Rs.50.00 Lakh and above property).

13. The sale notice is also uploaded/published on website(www.tmb.bank.in).

Place: Surat
Date: 14-05-2026

Authorised Officer,
Tamilnad Mercantile Bank Ltd,
Ring Road, Surat Branch.

