

o/c

(A GOVERNMENT OF INDIA UNDERTAKING)
ASSET RECOVERY MANAGEMENT(ARM) II BRANCH,
A-27, 1ST FLOOR, HAUZ KHAS, NEW DELHI-110016
Email: cb3038@canarabank.com

Ref: ARM II: CR:SARFAESISALE/Raj & Raj Traders/-:PP IV:2025-26
To,

Date:09.03.2026

M/S RAJ & RAJ TRADERS (Firm/Borrower)
At: D-132, ASHRAM CHAWK, NAND GRAM,
GHAZIABAD (U P) – 201003.

MRS. MANI SIROHI W/O MR. ROOPAK SIROHI
(Mortgager) At: R-2/55, RAJ NAGAR, GHAZIABAD -
201002.

MR. UPENDRA KUMAR S/O MR. RAM SINGH
(Prop./Borrower) At: F-255, GROUND
FLOOR, NAND NIKUNJ, NAND GRAM,
GHAZIABAD -201003.

MRS. RUCHI GARG W/O MR. VIVEK GARG
(Mortgager) At: 17D/412, KANAK ENCLAVE,
SECTOR 17, VASHUNDHRA, GHAZIABAD -201012

MR. UPENDRA KUMAR S/O MR. RAM SINGH
(Prop. /Borrower) At: F-254, NAND NIKUNJ,
NAND GRAM, GHAZIABAD -201003.

MRS. PRIYANKA YADAV W/O MR. UPENDRA
KUMAR (Mortgager) At: F-255, NAND NIKUNJ,
NAND GRAM, GHAZIABAD -201003.

MRS. PRIYANKA YADAV W/O MR.
UPENDRA KUMAR (Mortgager)At: F-254,
NAND NIKUNJ, NAND GRAM, GHAZIABAD -
201003.

MRS. RUCHI GARG W/O MR. VIVEK GARG
(Mortgager) At: F-254 A, NAND NIKUNJ, NAND
GRAM, GHAZIABAD -201003

MRS. MANI SIROHI W/O MR. ROOPAK SIROHI
(Mortgager) At: 2/604, OLIVE COUNTY, SECTOR 5,
VASHUNDHRA, GHAZIABAD -201012

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)/Rule 9 of the Security Interest (Enforcement) Rules, 2002.

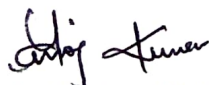
As you are aware, the Authorised Officer of Canara Bank has taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to Canara Bank. The account is transferred to the Asset Recovery Management Branch II, A-27, 1st Floor, Hauz Khas, New Delhi for further follow up in recovery of the dues.

The undersigned proposes to sell the assets (through E-auction) 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 (E auction 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





ENCLOSURE – SALE NOTICE Annexure 13

Internal

Annexure 13
ASSET RECOVERY MANAGEMENT(ARM) II BRANCH,
A-27, 1st FLOOR, HAUZ KHAS, NEW DELHI-110016
 Email: cb3038@canarabank.com

SALE NOTICE

E-Auction sale notice for sale of Immovable property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with proviso to rule 8(6)/Rule 9 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 creditors, the **possession** of which has been taken by the Authorised Officer of Canara Bank, will be sold on **"As is where is", "As is what is", and "Whatever there is" basis on 27.03.2026 from 12.30 p.m. to 01.30 p.m.** [with unlimited extension of 5 minutes duration each till the conclusion of sale], for recovery of **Rs. 5416155.64 (Rupees Fifty Four Lakh Sixteen Thousand One Hundred fifty five and paise Sixty Four Only)** as on 31.08.2025 plus further interest thereon from 01.09.2025 and other expenses due to Canara Bank minus recovery is any, from M/s Raj & Raj Traders and its Proprietors: **Mr UPENDRA KUMAR S/O MR. RAM SINGH, Guarantors/ Mortgagors: Mrs MANI SIROHI W/O MR. ROOPAK SIROHI MRS. RUCHI GARG W/O MR. VIVEK GARG and MRS. PRIYANKA YADAV W/O MR. UPENDRA KUMAR.**

Full description of the immovable property, Reserve Price, EMD, known Encumbrance(s), Outstanding Dues if any are as under: -

S No	Description of Immovable Properties (Name of owner/mortgagor to be mentioned)	Reserve Price of properties	Encumbrance(s)/ Outstanding Dues of local self Govt
1.	RESIDENTIAL HOUSE NO. F-255, GROUND FLOOR, MOHALLA- NAND NIKUNJ, NAND GRAM, PARGANA-LONI, TEHSIL AND DISTT. - GHAZIABAD (U.P.) ADMEASURING AREA - 42.81 SQ. METER IN THE NAME OF MRS. PRIYANKA YADAV W/O MR. UPENDRA KUMAR. (Property under Symbolic Possession)	Rs 13.60 lakh (Rupee Thirteen lakh & Sixty Thousand only.) EMD: Rs 1.36 lakh (Rs One Lakh thirty six thousand only.)	Not known to Bank

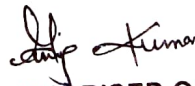
The EMD should be deposited on or before 26.03.2026 up to 5.00 pm.

The property will be sold above the Reserve Price.

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 **SH.VAIBHAV AGGARWAL** Mobile no **9811237992**, **SH MANOJ KUMAR (Authorised Officer)**, Mobile No **8826933887** Canara Bank, **ARM II Branch**, during office hours on any working day.

Place: New Delhi
Date: 09.03.2026




AUTHORISED OFFICER
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

DATED 09.03.2026

1. Name and address of the Secured Creditor : **Canara Bank ARM II Branch**

2. Name and address of the Borrower(s)/Guarantor(s) : Details as under :-

M/S RAJ & RAJ TRADERS (Firm/Borrower) At: D-132, ASHRAM CHAWK, NAND GRAM, GHAZIABAD (U.P) – 201003.	MRS. MANI SIROHI W/O MR. ROOPAK SIROHI (Mortgager) At: R-2/55, RAJ NAGAR, GHAZIABAD - 201002.
MR. UPENDRA KUMAR S/O MR. RAM SINGH (Prop./Borrower) At: F-255, GROUND FLOOR, NAND NIKUNJ, NAND GRAM, GHAZIABAD -201003.	MRS. RUCHI GARG W/O MR. VIVEK GARG (Mortgager) At: 17D/412, KANAK ENCLAVE, SECTOR 17, VASHUNDHRA, GHAZIABAD -201012
MR. UPENDRA KUMAR S/O MR. RAM SINGH (Prop. /Borrower) At: F-254, NAND NIKUNJ, NAND GRAM, GHAZIABAD -201003.	MRS. PRIYANKA YADAV W/O MR. UPENDRA KUMAR (Mortgager) At: F-255, NAND NIKUNJ, NAND GRAM, GHAZIABAD -201003
MRS. PRIYANKA YADAV W/O MR. UPENDRA KUMAR (Mortgager) At: F-254, NAND NIKUNJ, NAND GRAM, GHAZIABAD - 201003.	MRS. RUCHI GARG W/O MR. VIVEK GARG (Mortgager) At: F-254 A, NAND NIKUNJ, NAND GRAM, GHAZIABAD -201003
	MRS. MANI SIROHI W/O MR. ROOPAK SIROHI (Mortgager) At: 2/604, OLIVE COUNTY, SECTOR 5, VASHUNDHRA, GHAZIABAD -201012

3. Total liabilities: Rs. 5416155.64 (Rupees Fifty Four Lakh Sixteen Thousand One Hundred fifty five and paise Sixty Four Only) as on 31.08.2025 plus further interest thereon from 01.09.2025 and other expenses due to Canara Bank minus recovery if any from M/s Raj & Raj Traders and its Proprietors: Mr UPENDRA KUMAR S/O MR. RAM SINGH, Guarantors/ Mortgagors: Mrs MANI SIROHI W/O MR. ROOPAK SIROHI MRS. RUCHI GARG W/O MR. VIVEK GARG and MRS. PRIYANKA YADAV W/O MR. UPENDRA KUMAR.

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

(b) Details of : **M/s PSB Alliance (Ebkray)**

Auction **MOB: 8291220220**

service **Website: <https://ebkray.in/> or <https://baanknet.com/>**

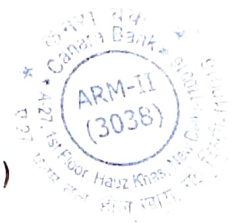
provider **email: support.ebkray@psballiance.com / support.ebkray@procure247.com**

(c) Date & Time of e- auction : **Date 27.03.2026 Time 12.30 p.m. to 1.30 p.m**
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

5. Reserve Price: **Rs 13.60 Lakh (Rupees Thirteen lakh Lakh Sixty Thousand Only.)**

6. Other terms and conditions:

- Auction / bidding shall be only through "Online Electronic Bidding" through the website <https://ebkray.in/> or <https://baanknet.com/>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- The property can be inspected, with Prior Appointment with Authorised Officer between **11.00 A.M to 4.00 P.M.**
- The property will be sold **above 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 (E-bkay) 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 26.03.2026 up to 5.00 p.m.
- e) The intending bidders should register their names at portal ebkay.in/ or <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 (Ebkray) HELPDESK NUMBER: 8291220220 email: support.ebkay@psballiance.com.
- f) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- g) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in **multiplies of Rs. 10000/-**. 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.
- h) 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 within the period stated above, 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.
- i) For sale proceeds of **Rs.50.00 Lakhs** (Rupees Fifty lacs) and above, the successful bidder will have to deduct TDS at a rate 1% or as applicable on the sale proceeds and submit the original receipt of TDS certificate to the bank.
- j) All charges for Conveyance, Stamp Duty/GST/Registration Charges etc. As applicable shall be borne by the successful bidder only.
- k) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the E-auction without assigning any reason thereof.
- l) Bidder has to make due diligence and physical verification of property with regard to title, extent, area dues, etc. No claim subsequent to submission of bid shall be entertained by the bank.
- m) For further details contact **Vaibhav Aggarwal (Officer) Mobile No 9811237992** and **Sh Manoj Kumar (Authorised officer), Mobile No 8826933887, Canara Bank, ARM II Branch, E-mail id-cb3038@canarabank.com** OR the service provider M/S PSB Alliance (Ebkray) Helpdesk Number: 8291220220/7046612345/6354910172/8160205051/9892219848 email: support.ebkay@psballiance.com, Website: <https://ebkay.in/> or <https://baanknet.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.



(Signature)

**AUTHORISED OFFICER
CANARA BANK**

Place: New Delhi

Date: 09.03.2026

Internal