केनरा बैंक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

Ref: ROPPPT/REC/SN/4548/MUNNIRAM/MARCH-2026 **Date: 02.03.2026**

To,

Smt. JYOTI (LEGAL HIER OF LATE SH MUNNI RAM)
DAUGHTER-IN-LAW OF MUNNI RAM
VILLAGE BHOGIPUR, RAJLU
GANAUR, SONEPAT - 131101

And

ALL OTHER LEGAL HEIRS OF LATE SH. MUNNI RAM NOT KNOWN TO BANK

Dear Sir/Madam,

Sub: Sale 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) and 9 of the Security Interest (Enforcement) Rules, 2002

As you are aware, Authorized Officer of Canara Bank has taken possession of the assets described in Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our **Rajlu Branch (4548)** Branch of Canara Bank.

The undersigned proposes to sell the assets (through e-auction) more fully described in the 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 –

1. Sale Notice
2. Detailed Terms and Conditions of the Sale Notice

केनरा बैंक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

15 DAYS SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and 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 Creditor, the Symbolic 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"** on 23.03.2026, for recovery of **Rs. 13,42,609.48 (Rs. Thirteen lacs Forty Two thousand Six hundred Nine and Forty Eight Paise only) as per demand notice dated 19.12.2024** plus further interest & other charges (minus recovery, if any) due to the **Canara Bank vpo Rajlu Garhi, Distt Sonipat, Rajlu Branch of Canara Bank:**

Smt. JYOTI (LEGAL HIER OF LATE SH MUNNI RAM)
DAUGHTER-IN-LAW OF MUNNI RAM
VILLAGE BHOGIPUR, RAJLU
GANAUR, SONEPAT - 131101

And

ALL OTHER LEGAL HEIRS OF LATE SH. MUNNI RAM NOT KNOWN TO BANK

The aggregate reserve price will be Rs. 17,00,000.00 and the aggregate Earnest Money Deposit (EMD) will be Rs. 1,70,000.00 The Earnest Money Deposit shall be deposited on or before 21.03.2026 by 05:00 PM.

Sr. No.	Description of the Property Mortgaged/Owner's Name/Boundaries	Nature of Possession	Reserve Price (EMD)	Details of encumbrances known to the Secured Creditors
1	Property situated on Land which is 6/156 part of killa no. 18/16/2(7-16), with dimensions:- East to West: 20ft North to South: 80 ft, situated in the revenue estate of village Bhogipur, Tehsil Ganaur, Distt. Sonepat Bounded as under:East: Land of Sh. Jagdhan, West: Land ofMunni Ram, North: Land of Jagdhan, South: Road.	Symbolic	Rs. 17,00,000.00 (Rs.1,70,000.00)	Not known to the secured creditor.

Details of EMD and other documents to be submitted to service provider on or before 21.03.2026 up to 5:00 p.m. Date up to which document can be deposited with Bank is 21.03.2026 up to 5:00 p.m.

For further details contact Mr. Sanjay Kumar Bagai, Divisional Manager Canara Bank Regional Office Panipat, Ph. No. 7496918312 during office hours on any working day. E-mail id: ropptrec@canarabank.com OR the service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.BAANKNET@psballiance.com Website: https://baanknet.com/).

Date: 02.03.2026
Place: Panipat

Authorised Officer
CANARA BANK

केनरा बैंक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 02.03.2026

1.	Name and Address of the Secured Creditor	**Canara Bank Rajlu Branch Address – Canara Bank VPO Rajlu Garhi, Distt Sonipat** **Email: cb4548 Contact no. 918572814548**
2.	Name and Address of the Borrower(s)/ Guarantor(s)	**Smt. JYOTI (LEGAL HIER OF LATE SH MUNNI RAM)** **DAUGHTER-IN-LAW OF MUNNI RAM** **VILLAGE BHOGIPUR, RAJLU** **GANAUR, SONEPAT - 131101** **And** **ALL OTHER LEGAL HEIRS OF LATE SH. MUNNI RAM NOT KNOWN TO BANK**
3.	Total liabilities as per demand notice dated 19.12.2024	**Rs. 13,42,609.48 (Rs. Thirteen lacs Forty Two thousand Six hundred Nine and Forty Eight Paise only)** plus further interest & other charges (minus recovery, if any)
4.	(a) Mode of Auction	Online
	(b) Details of Auction Service Provider	**M/s PSB Alliance Pvt. Ltd. (BAANKNET)**
	(c) Date & Time of Auction	**23.03.2026 between 12:30 PM – 01:30 PM** (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
	(d) Place of Auction	Online
5.	Reserve Price (Property-wise)	Rs. 17,00,000/- (Rs. Seventeen lacs 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. 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 21.03.2026.**

c) The property is being sold with all the existing and further encumbrances whether known or unknown to the bank. The Authorised officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. The purchaser should conduct due diligence on all aspects related to the property to his satisfaction. The bidder are advised to in their own interest to satisfy themselves with the title and correctness of others details pertaining to the secured assets including the size/area of the immovable secured asset in question and also ascertain any other dues/liabilities/encumbrances from the concerned authorities to their satisfaction before submitting the bid. The purchaser shall not be entitled to make any claim against the Authorised officer/Secured Creditors in this regard at a later date.

d) In the event of any default in payment of any of the amounts, or if the sale is not completed by reasons of default on the part of the purchaser/bidder within the aforesaid time limit, the bank shall be entitled to forfeit all monies paid by the purchaser/bidder till then and put up the secured asset(s) for sale again, in its absolute discretion. Further, all costs, expenses incurred by the bank on account of such resale shall be borne and paid by the defaulting purchaser.

e) 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.

f) The 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 **21.03.2026 by 05:00 PM**

g) 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)**, (**8291220220**), E-mail: support.BAANKNET@psballiance.com through the website https://baanknet.com/

h) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **21.03.2026 by 05:00 PM**, to **Canara Bank Rajlu Branch, Address – VPO Rajlu Garhi, Distt Sonipat** 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.*

i) 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 **M/s PSB Alliance (BAANKNET)**, Helpdesk No. **8291220220** and Sh. Animesh jain, Mobile No. 7046612345(Email: animesh@procure247.com), E-mail: support.BAANKNET@psballiance.com through the website https://baanknet.com/

j) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

k) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples 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 favor of the successful bidder, subject to confirmation of the same by the secured creditor.

L) 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. This amount shall be deposited by way of Demand Draft in favour of Authorized Officer, Canara Bank Regional Office Panipat OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Firozpur Banger Branch, A/c. No. 209272434, IFSC Code: CNRB0004548

m) 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.

n) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

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 **Canara Bank, Regional Office - Panipat - First Floor, Nd Tower, Near Sanjay Chowk Panipat-132103** who, as a facilitating centre, shall make necessary arrangements.

q) For further details contact Mr. Sanjay Kumar Bagai, Divisional Manager Canara Bank Regional Office Panipat, Ph. No. 7496918312 during office hours on any working day. E-mail id: ropptrec@canarabank.com OR the service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email:support.BAANKNET@psballiance.com Website: 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.

Date: 02.03.2026
Place: Panipat

Authorised Officer
Canara Bank