

(A GOVERNMENT OF INDIA UNDERTAKING)

Ref: ARMB/6290/SAC-SN/2025-26/825

Date: 23.02.2026

To

1. M/s Sharma Atta Chakki (Borrower)
Address : Village - Panjokhra, Distt-Ambala, Haryana - 134011
2. Sh Rakesh Kumar S/o Sh Omprakash (Proprietorship)
Address : Village - Panjokhra, Distt-Ambala, Haryana – 134011
3. Smt Sonika Rani W/o Sh Rakesh Kumar (Guarantor)
Address : Village - Panjokhra, Distt-Ambala, Haryana – 134011

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

As you are aware, 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 our ARM Branch Karnal of Canara Bank.

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,


Canara Bank

प्राधिकृत अधिकारी/Authorised Officer
AUTHORISED OFFICER
CANARA BANK

ENCLOSURE –

1. SALE NOTICE
2. DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE





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15 DAYS SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

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

Notice is hereby given to the public in general and in particular to the **Borrower** and Guarantor (s) & mortgagor that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive 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 16.03.2026, for recovery of Rs.95,97,917.50 (Rupees Ninety Five Lakh Ninety Seven Thousand Nine Hundred Seventeen and Fifty Paise Only) plus further interest & other charges as per demand notice dated 22.10.2024 (minus recovery, if any) due to the ARM Branch, Plot No-2, Namaste Chowk, Near Hotel Deventure, Karnal of Canara Bank, from

1. M/s Sharma Atta Chakki (Borrower)
Address : Village - Panjokhra, Distt-Ambala, Haryana - 134011
2. Sh Rakesh Kumar S/o Sh Omprakash (Proprietorship)
Address : Village - Panjokhra, Distt-Ambala, Haryana – 134011
3. Smt Sonika Rani W/o Sh Rakesh Kumar (Guarantor)
Address : Village - Panjokhra, Distt-Ambala, Haryana – 134011

The aggregate reserve price of property/ies will be Rs. 1,00,45,000/- and earnest money deposit (EMD) will be Rs 10,04,500/-.

The Earnest Money Deposit shall be deposited on or before 13.03.2026 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.	ALL THAT PART & PARCEL OF RESIDENTIAL HOUSE NO. 174, MEASURING 14 MARLAS – 6 SERSAI COMPRISING IN KHEWAT NO 1351 AND KHATONI 1464 (423.5 SQ. YARDS) OF KHASRA NO, L211 AND L417 AND L619 KITTE 3 (HAVING 1/3 SHARES) OUT OF TOTAL RAKBA 2K-4M IN VILLAGE PANJOKHRA, HOUSE NO.29, TEHSIL AMBALA CANTT AND DISTRICT AMBALA, VIDE TITLE TRANSFER DEED NO. 1341/1 DATED 09.09.2022 REGISTERED WITH OFFICE OF SUB-REGISTRAR, AMBALA CANTT. IN THE NAME OF SMT. SONIKA RANI W/O SH. RAKESH KUMAR THE PROPERTY IS BOUNDED AS UNDER:- NORTH- PROP OF OTHERS. SOUTH-MAIN ROAD EAST- PROP OF OTHERS. WEST- SIDE RASTA	Symbolic	Rs 68,00,000 /- (Rs 6,80,000/-)	Not known to Secured Creditor
2.	ALL THAT PART & PARCEL OF PROPERTY / LAND MEASURING 01-KANAL COMPRISING IN KHEWAT/KHATTONI NO. 152/163 OF KHASRA NO. 213/1 (1-0), VILLAGE PANJOKHRA, TEHSIL AMBALA CANTT, DISTRICT AMBALA DULY REGISTERED VIDE TITLE DEED NO. 2233/1 DATED 23.01.2023 REGISTERED WITH OFFICE OF SUB-REGISTRAR , AMBALA CANTT IN THE NAME OF SMT. SONIKA RANI W/O SH. RAKESH KUMAR, BOUNDED	Symbolic	Rs 32,45,000/- (Rs 3,24,500/-)	Not known to Secured Creditor



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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
	AS UNDER:- NORTH- PROP OF OTHERS. SOUTH- ROAD/RASTA WEST- PROP OF OTHERS. EAST- PROP OF OTHERS.			

EMD Amount and other documents to be submitted to service provider on or before 13.03.2026 upto 5:00 p.m.

For further details contact Mr. Ranjeet Kumar, Chief Manager Canara Bank Asset Recovery Management Branch (ARMB), Karnal, Ph. No. 85728-16290 or Sachin Chopra (Sr Manager) 9729919909 during office hours on any working day. E-mail id: cb6290@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).

Date: 23.02.2026
Place: Karnal

प्रमुख अधिकारी, Canara Bank


 प्राधिकृत अधिकारी, Authorised Officer
 Authorised Officer
 CANARA BANK



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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 23.02.2026

1.	Name and Address of the Secured Creditor	Canara Bank, Asset Recovery Management Branch (ARMB), Plot No-2, Namaste Chowk, Near Hotel Deventure, Karnal
2.	Name and Address of the Borrower(s)/ Guarantor(s)	1. M/s Sharma Atta Chakki (Borrower) Address : Village - Panjokhra, Distt-Ambala, Haryana - 134011 2. Sh Rakesh Kumar S/o Sh Omprakash (Proprietorship) Address : Village - Panjokhra, Distt-Ambala, Haryana – 134011 3. Smt Sonika Rani W/o Sh Rakesh Kumar (Guarantor) Address : Village - Panjokhra, Distt-Ambala, Haryana – 134011
3.	Total liabilities as per demand notice dated 22.10.2024.	Rs.95,97,917.50 (Rupees Ninety Five Lakh Ninety Seven Thousand Nine Hundred Seventeen and Fifty 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 (BAANKNET)
	(c) Date & Time of Auction	16.03.2026 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	PROP 1 – Rs 68.00 Lakhs PROP 2 – Rs 32.45 lakhs

6. Other terms and conditions:

a) Auction/bidding shall be only through “Online Electronic Bidding” through the website 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 10.03.2026.

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

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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 of 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 13.03.2026 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) Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

i) The intending bidders should register their names at portal <https://baanknet.com/> and get their User ID and password. 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/>

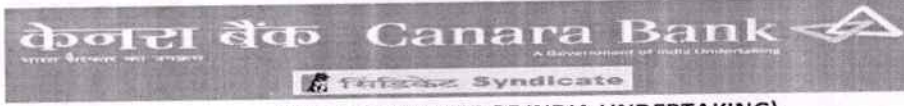
j) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

k) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 50,000/-. 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.

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. This amount shall be deposited by way of Demand Draft in favour of Authorized Officer, Canara Bank, ARM Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, ARM Branch, A/c. No. 209272434, IFSC Code: CNRB0006290 . 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.

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.





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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) It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank.

q) For further details contact Mr Sachin Chopra (97299-19909) Or Mr. Ranjeet Kumar, Chief Manager Canara Bank Asset Recovery Management Branch (ARMB), Karnal, Ph. No. 85728-16290 during office hours on any working day. E-mail id: cb6290@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).

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: 23.02.2026
Place: Karnal


राधिकृत अधिकारी/Authorised Officer
CANARA BANK

