

ANNEXURE-III
CANARA BANK
COVERING LETTER TO SALE NOTICE

Ref : BEENA:SALE:APR:2026

Date :07.04.2026

To

Smt. Beena (Borrower cum Mortgager) W/o Sh. Prem Kumar R/o 16/15 MCD Flats Model Town, Sector – 1 Rohini North West Delhi - 110085	Also at: Smt. Beena (Borrower cum Mortgager) W/o Sh Prem Kumar R/o FF-3, First Floor Plot No – D- 24, Block – D Ganga Vihar, Vill – Sadullabad Pargana – Loni Dist- Ghaziabad - 201102
Ms. Savita (Borrower) D/o Sh Prem Kumar R/o 16/15 MCD Flats Model Town, Sector – 1 Rohini North West Delhi - 110085	Also at: Ms. Savita (Borrower) D/o Sh Prem Kumar R/o FF-3, First Floor Plot No – D- 24, Block – D Ganga Vihar, Vill – Sadullabad Pargana – Loni Dist- Ghaziabad - 201102
Mr. Jhunna Mishra (Guarantor) S/o Sh. Baleshwar Mishra R/o 19 Third Floor Pandit Chowk Mandawali Fazalpur Shakarpur East Delhi - 110092	Also at: Mr. Jhunna Mishra (Guarantor) S/o Sh. Baleshwar Mishra R/o D 24 Ganga Vihar, Village – Sadullabad Pargana – Loni Dist- Ghaziabad - 201102

Dear Sir,

Sub: Notice under Section13(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.

As you are aware, I on behalf of Canara Bank Karol Bagh Branch have 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 Branch of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, 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,


Authorised Officer, Canara Bank
 Asset Recovery Management Br.
 Karol Bagh, N. Delhi-5
 Arya Samaj Rd.

ENCLOSURE-SALE NOTICE

ASSET RECOVERY MANAGEMENT(ARM) BRANCH, ARYA SAMAJ ROAD, KAROL BAGH, NEW DELHI-110005.

PH-011-28751723, 28754731

Email : cb2365@canarabank.com

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**CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)**

SALE NOTICE

e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 8(6) & 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 to the secured Creditor, the physical possession of which has been taken by the Authorised Officer of Canara Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **24.04.2026**, for recovery of **Rs. 39,45,920.24 (Rupees Thirty-Nine Lakhs Forty-Five Thousand Nine Hundred Twenty and Paise Twenty-Four Only)** as on **30.11.2025** and further interest from **01.12.2025** at applicable rate along with expenses, other charges etc. due to our Canara Bank ARM I Karol Bagh Branch from Smt. Beena W/o Sh. Prem Kumar, Ms. Savita D/o Sh. Prem Kumar and Mr. Jhunna Mishra S/o Sh. Baleshwar Mishra. The reserve price will be **Rs. 11,25,000/- (Rupees Eleven Lakh Twenty Five Thousand only)** and the earnest money deposit will be **Rs 1,12,500 /- (Rupees One Lakh Twelve Thousand Five Hundred Only)**

1	Name and Address of the Secured Creditor	Canara Bank ARM I, Karol Bagh
2	Name and Address of the Borrower & Guarantor	Smt. Beena W/o Sh. Prem Kumar R/o 16/15 MCD Flats Model Town, Sector – 1 Rohini North West Delhi - 110085 Also at: Smt. Beena W/o Sh Prem Kumar R/o FF-3, First Floor Plot No – D- 24, Block – D Ganga Vihar, Vill – Sadullabad Pargana – Loni Dist- Ghaziabad- 201102 Ms. Savita D/o Sh Prem Kumar R/o 16/15 MCD Flats Model Town, Sector – 1 Rohini North West Delhi - 110085 Also at: Ms. Savita D/o Sh Prem Kumar R/o FF-3, First Floor Plot No – D- 24, Block – D



		Ganga Vihar, Vill – Sadullabad Pargana – Loni Dist- Ghaziabad - 201102 Mr. Jhunna Mishra S/o Sh. Baleshwar Mishra R/o 19 Third Floor Pandit Chowk Mandawali Fazalpur Shakarpur East Delhi - 110092 Also at: Mr. Jhunna Mishra S/o Sh. Baleshwar Mishra R/o D 24 Ganga Vihar, Village – Sadullabad Pargana – Loni Dist- Ghaziabad - 201102
3	Total liabilities	Rs. 39,45,920.24 (Rupees Thirty-Nine Lakhs Forty-Five Thousand Nine Hundred Twenty and Paise Twenty-Four Only) as on 30.11.2025 and further interest from 01.12.2025 at applicable rate along with expenses, other charges etc.
4	a) Mode of Auction b) Details of Auction service provider c) Date & Time of Auction d) Place of Auction	E-Auction M/s PSBAlliance(BAANKNET) 24.04.2026, 11:30 AM to 12:30 PM M/S PSB ALLIANCE (BAANKNET)
5	Details of Property/ies	Residential Flat No. FF-3, First Floor, Plot No – D-24, Block – D, Ganga Vihar, Village Sadullabad, Pargana – Loni, Tehsil & Dist – Ghaziabad. Boundaries: On the East By: Plot No D-25. On the West By: Other part of the plot. On the North By: Road 30 Ft wide. On the SOUTH By: Rest Land. (This property is in physical possession of the Bank)
6	Reserve Price (Rupees)	Rs. 11,25,000/- (Rupees Eleven Lakh Twenty Five Thousand only)
7	Earnest Money Deposit	Rs 1,12,500 /- (Rupees One Lakh Twelve Thousand Five Hundred Only)
8	The property can be inspected Date & Time	22.04.2026 11:00 AM to 05:00 PM

9. Other terms and conditions

- a. The property/ies will be sold in “As is where is”, “As is what is”, and “Whatever there is” condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).
- b. The property/ies will be sold above the Reserve Price.

ASSET RECOVERY MANAGEMENT(ARM) BRANCH, ARYA SAMAJ ROAD, KAROL BAGH, NEW DELHI-110005.

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- c. The property can be inspected on **22.04.2026** between 11:00 AM to 05:00 PM.
- d. Prospective bidders are advised to visit website <https://baanknet.com/> and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt.Ltd), you may contact the helpdesk support of Baanknet (Contact details-8291220220), Email: support.BAANKNET@psballiance.com.
- e. The intending bidders shall deposit **Earnest Money Deposit (EMD) of Rs 1,12,500 /- (Rupees One Lakh Twelve Thousand Five Hundred Only)** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan there in to **deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before 23.04.2026 till 5:00 PM.**
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 10,000.00/- (Ten Thousand rupees)** mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. 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.
- g. The incremental amount/price during the time of each extension shall be **Rs. 10,000.00/- (Ten Thousand rupees)** and time shall be extended to 5 minutes when valid bid received in last minutes.
- h. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- i. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on same day and or not later than next working day and the balance 75% amount of sale price to be deposited 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.
- j. The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, ARM 1, Karol Bagh Branch, IFSC Code CNRB0002365.
- k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- l. For sale proceeds above Rs.50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.
- m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
- n. 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. The inspection of





property put on auction will be permitted to interested bidders at site on **22.04.2026 from 11:00 AM to 05:00 P.M.**

- o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- p. For further details SHRI ANCHU CHACKO (CM) - 9560062365, and/or PRATYUSH KUMAR (9945145589) Canara Bank, Asset Recovery Management Branch, Arya Samaj Road, Karol Bagh, New Delhi may be contacted during office hours on any working day. **The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 /6354910172 /8291220220/9892219848/8160205051, Email:support.BAANKNET@psballiance.com) /**

Place: Delhi
Date: 07.04.2026

कृते केनरा बैंक/For CANARA BANK
Authorised Officer
Asset Recovery Management Br.
Arya Samaj Rd., Karol Bagh, N. Delhi-5
**Authorised Officer
Canara Bank**

ASSET RECOVERY MANAGEMENT(ARM) BRANCH, ARYA SAMAJ ROAD, KAROL BAGH, NEW DELHI-110005.

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