



(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 proviso to Rule 8 (6) 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 constructive/physical possession of which has been taken by the Authorized Officer of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" 22.05.2026 on (mention date of the sale), for recovery of Rs. 34,66,427.69 (Rupees Thirty Four Lakhs Sixty Six Thousand Four Hundred Twenty Seven and paise Sixty Nine Only) as on 17.04.2026 and interest and other charges thereon due to KHURJA MAIN 18650 (Name of the Branch) of Canara Bank from

Borrower/Co Borrower	Borrower/Co Borrower	Guarantor/Surety
M/S K P CERAMICS INDUSTRIES PROP KARMENDRA PANDEY VILL GAUSPAUR TAINA TEHSIL KHURJA BULANDSAHAR UTTAR PRADESH 203131	KARMENDRA PANDEY S/O RADHIKA PRASAD PANDEY 496 GALI NO 5 CHANDRA LOK COLONY NAVALPURA 5 KHURJA BULANDSAHAR UTTAR PRADESH 203131	SANGEETA PANDEY W/O KARMENDRA PANDEY 496 GALI NO 05 CHANDRA LOK COLOMNY NAVALPURA 5 KHURJA BULANDSAHAR UTTAR PRADESH 203131

The reserve price will be Rs.1100000 /- (Rupees Eleven Lakhs only) and the earnest money deposit will be Rs.110000 /- (Rupees One Lakhs Ten Thousand only). The Earnest Money Deposit shall be deposited on or before 20.05.2026 upto 05.00 pm.

Details and full description of the immovable property with known encumbrances, if any.

VACANT PLOT MEASURING 163 SQM SITUATED AT GHATA NO 834 VILLAGE TAINA GAUSPUR
TEHSIL KHURJA DISTRICT BULANDSAHAR

BOUNDED AS

EAST: PLOT OF CHHOTI DEVI

WEST: RASTA 14' WIDE

NORTH : RASTA 14' WIDE

SOUTH: PLOT OF CHHOTI DEVI

कृते केनरा बैंक/For Canara Bank

मण्डल प्रमुख/Divisional Manager
प्राधिकृत हस्ताक्षर/Authorised Signatory

Confidential

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 VARUN JOSHI CHIEF Manager (Ph. No.)9897807806 during office hours on any working day.

Date: 17.04.2026

Place: KHURJA MAIN

कृते केनरा बैंक
For Canara Bank
Authorised Officer
CANARA BANK
मण्डल प्रबन्धक/Chief Manager
प्राधिकृत हस्ताक्षर कर्ता/Authorised Signatory

Confidential

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 17.04.2026

1. Name and Address of the Secured Creditor :Canara Bank, KHURJA MAIN (Branch)
2. Name and Address of the Borrower(s)/ Guarantor(s) :K P CERAMICS INDUSTRIES

Borrower/Co Borrower	Borrower/Co Borrower	Guarantor/Surety
M/S K P CERAMICS INDUSTRIES PROP KARMENDRA PANDEY VILL GAUSPAUR TAINA TEHSIL KHURJA BULANDSAHAR UTTAR PRADESH 203131	KARMENDRA PANDEY S/O RADHIKA PRASAD PANDEY 496 GALI NO 5 CHANDRA LOK COLONY NAVALPURA 5 KHURJA BULANDSAHAR UTTAR PRADESH 203131	SANGEETA PANDEY W/O KARMENDRA PANDEY 496 GALI NO 05 CHANDRA LOK COLOMNY NAVALPURA 5 KHURJA BULANDSAHAR UTTAR PRADESH 203131

3. Total liabilities as on:- **Rs. . 34,66,427.69** (Rupees Thirty Four Lakhs Sixty Six Thousand Four Hundred Twenty Seven and paisa Sixty Nine Only) **and interest and other charges thereon**

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

(b) Details of Auction service provider: **M/S PSB ALLIANCE (BAANKNET)** through website <https://baanknet.in/>

(c) Date & Time of Auction : **22.05.2026 & between 12:30 P.M. to 1:30 P.M.**

(d) Place of Auction :

5. Reserve Price : **Rs. 1100000/- (Rupees Eleven Lakhs Thirty Nine Thousand only)**
(Please note to mention separately for each property)

6. Other terms and conditions:

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://baanknet.in/> (Mention the website). 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 Authorised Officer, on **any working day between 10 AM to 5 PM** (Date and time mention here).

c) 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.

d) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, HAAPUR HPDA Branch, A/c No **209272434** IFSC Code: CNRB0018628 on or before **20.05.2026** (Date mention here) upto **05:00 pm**.

e) 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)** through website <https://baanknet.in/> (mention the name of the service provider, office address, e-mail address and Contact Number here).

कृते केनरा बैंक For Canara Bank
मण्डल प्रबन्धक/Divisional Manager
प्राधिकृत हस्ताक्षर कर्ता/Authorised Signatory

- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **(date) 05:00 PM**, to Canara Bank HAAPUR HPDA Branch, 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.
- g) The intending bidders should register their names at portal <https://baanknet.in/> (mention the website address of service provider) 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 (BAANKNET)** (mention the name of the service provider, office address, e-mail address and Contact Number here)
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 25,000/-** (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 10000 as incremental value). 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.
- j) 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.
- k) For sale proceeds of Rs. 50 (Rupees Fifty) lacs 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.**
- l) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- m) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

कृते केनरा बैंक For Canara Bank
मण्डल प्रबन्धक/Divisional Manager
प्राधिकृत हस्ताक्षर/Authorised Signatory

n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or **KHURJA MAIN BRANCH** who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact HAPUR HPDA **Branch** 7042816269 (Ph. No. 1) e-mail id CB18628@CANARABANK.COM OR the service provider **M/S PSB ALLIANCE (BAANKNET)** through website <https://baanknet.in/> (mention the name of the service provider, office address, e-mail address and Contact Number here).

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: 17.04.2026
Place: KHURJA MAIN

△ कृते केनरा बैंक/For Canara Bank
मण्डल अधिकारी/Authorized Manager
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