



(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: DHAN DEVI /SALE NOTICE /3726/JULY/2026-27/3

Date: 14.07.2026

To

**SMT DHAN DEVI
W/O SRI HARI SHANKAR SWARNKAR
MOHALLA- BAJARAIYA KASBA
TEHSIL & PARGANA - BILGRAM
DIST - HARDOI, UTTAR PRADESH 241301**

(BORROWER AND MORTGAGOR)

Dear Sir,

Sub: 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) of the Security Interest (Enforcement) Rules, 2002.

As you are aware, I on behalf of Canara Bank, **BILGRAM BRANCH** have taken symbolic 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 **BILGRAM 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 there under, 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,

कृत केनरा बैंक / For CANARA BANK

मण्डल प्रबंधक / DIVISIONAL MANAGER

भारतीय कर्माचार्य, लखनऊ / RO-II, Lucknow

AUTHORISED OFFICER

CANARA BANK

ENCLOSURE - 1. SALE NOTICE

2. DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

भारतीय कर्माचार्य, लखनऊ, II-मण्डल प्रबंधक





(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

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) 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 (Strike whichever is not applicable) 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 Without recourse" on **31.07.2026**, for recovery of **Rs. 16,47,690.14 (Rupees Sixteen Lakh forty-seven thousand six hundred ninety and fourteen paise Only)** plus int. (w.e.f. 13.07.2026) and other expenses as per Demand Notice minus amount paid/recovered thereafter, in any due to the **BILGRAM BRANCH** of Canara Bank from:

**SMT DHAN DEVI
W/O SRI HARI SHANKAR SWARNKAR**

(BORROWER AND MORTGAGOR)

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	PROPERTY SITUATED AT MOHALLA BAJARIYA KASBA PARGANA & TEHSIL BILGRAM DIST HARDOI ADMEASURING AREA: 170 SQ MTR OWNER OF PROPERTY : SMT DHAN DEVI W/O SRI HARI SHANKAR SWARNKAR	15,34,000.00	1,53,400.00

The Earnest Money Deposit shall be deposited on or before **30.07.2026** up to **5:00 PM**.

Details of Properties:

S.no	Property	Boundaries	
1	PROPERTY SITUATED AT MOHALLA BAJARIYA KASBA PARGANA & TEHSIL BILGRAM DIST HARDOI ADMEASURING AREA: 170 SQ MTR OWNER OF PROPERTY : SMT DHAN DEVI W/O SRI HARI SHANKAR SWARNKAR	East	AVREJ AND HOUSE OF RAMSHANKAR SHUKLA AND OTHERS
		West	HOUSE OF RAMBHAROSE AND RADHESHYAM GUPTA
		North	HOUSE OF KRISHNA KUMAR PATHAK AND RAMBHAROSE GUPTA
		South	SALED HOUSE, NIKAS, WALL OF RAMSHANKAR SHUKLA AND OTHERS

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 Manager, **BILGRAM BRANCH** Canara Bank, Ph. No. **8173007723** during office hours on any working day.

कृते केनरा बैंक / For CANARA BANK

Date: 14.07.2026
PLACE: LUCKNOW

मण्डल प्रबंधक / DIVISIONAL MANAGER
क्षेत्रीय कार्यालय, लुधियाना, हरियाणा
CANARA BANK

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Regional Office: Lucknow-II, Recovery Section, 3rd Floor, Vipin Khand, Gomti Nagar Lucknow 226010
Email : roluck2rec@canarabank.com

Internal



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 14.07.2026

1. Name and Address of Secured Creditor: **CANARA BANK, BILGRAM BRANCH (3726)**
2. Name and Address of the Borrower & Guarantors :

**SMT DHAN DEVI
W/O SRI HARI SHANKAR SWARNKAR
MOHALLA- BAJARAIYA KASBA
TEHSIL & PARGANA - BILGRAM
DIST - HARDOI, UTTAR PRADESH 241301**

(BORROWER AND MORTGAGOR)

3. Total Liabilities as on **13.07.2026** : **Rs. 16,47,690.14** Plus interest & other expenses as per Demand Notice minus amount paid/recovered thereafter, if any
4. a) Mode of Auction : **E-auction**
b) Details of Auction service provider : **M/s PSB Alliance (Ebkray), Helpdesk Number. 8291220220, Email- support.ebkray@psballiance.com, Website: <https://baanknet.com/>**
c) Date & Time of Auction : **31.07.2026 between 10:00AM to 12:00PM**
d) Place of Auction : **<https://baanknet.com/>**
5. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	PROPERTY SITUATED AT MOHALLA BAJARIYA KASBA PARGANA & TEHSIL BILGRAM DIST HARDOI ADMEASURING AREA: 170 SQ MTR OWNER OF PROPERTY : SMT DHAN DEVI W/O SRI HARI SHANKAR SWARNKAR	15,34,000.00	1,53,400.00

6. Other terms and Conditions:

- a) The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is Without recourse" condition, including encumbrances if any. There are no encumbrances to the knowledge of the Bank.
- b) 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 proceeding.
- c) The property can be inspected, with Prior Appointment with Authorised Officer, Canara Bank **BILGRAM BRANCH** on **21.07.2026**.
- d) 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.

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Regional Office: Lucknow-II, Recovery Section, 3rd Floor, Vipin Khand, Gomti Nagar Lucknow - 226010
Email :roluck2rec@canarabank.com

Internal

Internal



- e) EMD amount of 10% of the Reserve Price is to be deposited by way of E-Wallet of M/s PSB Alliance Private Limited (E-bkgray) 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. CALUSE REGARDING THE SUPPORT OF EBKRAY PORTAL: "The service provider E-bkgray (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/8291220220/9892219848/ 8160205051, Email:support.ebkgray@psballiance.com/support.ebkgray@procure247.com on or before 30.07.2026 before 5.00 PM.
- f) 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 (Ebkray), Helpdesk Number. 8291220220, Email- support.ebkgray@psballiance.com, Website: <https://baanknet.com/>
- g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 30.07.2026 (date) 5.00 PM to Canara Bank BILGRAM 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.
- h) 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 provider M/s M/s PSB Alliance (Ebkray), Helpdesk Number. 8291220220, Email- support.ebkgray@psballiance.com, Website: <https://baanknet.com/>. 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 10,000.00. The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sales 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. 50.00 Lacs (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.

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 **BILGRAM BRANCH** who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact Canara Bank, **BILGRAM BRANCH** (Ph. No 8173007723) e-mail id cb3726@canarabank.com OR the service provider M/s **M/s PSB Alliance (Ebkray)**, Helpdesk Number. **8291220220**, Email- **support.ebkray@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.

कृते केनरा बैंक / For CANARA BANK


मण्डल प्रबंधक / DIVISIONAL MANAGER
क्षेत्रीय कार्यालय-II, लखनऊ / RO-II, Lucknow

AUTHORISED OFFICER
CANARA BANK



Place: Lucknow
DATE: 14.07.2026

