

Auction Sale Notice for Sale of Immovable/Movable Properties

E-Auction Sale Notice for Sale of Immovable/Movable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 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/movable properties mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Canara Bank BARAUT MAIN BRANCH, BARAUT, BAGHPAT, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on **22/10/2026**, for recovery of the current Liability of **Rs.2578305.56 (Rupees Twenty Five Lakh Seventy Eight Thousand Three Hundred Five and Fifty Six Piase only)** plus further interest and cost/charges from **30/09/2026** due to the Canara Bank **SME BAGHPAT** Branch, Baghpat from Borrowers/guarantors :

1. MOHD DILSHAD
S/O NIJAMUDDINI VILLAGE NIWARA
BAGHPAT,UTTAR PRADESH 250609
2. MR IRSHAD
S/O NIJAMUDDINI VILLAGE NIWARA
BAGHPAT,UTTAR PRADESH 250609
3. USMAN REDYMADE GARMENTS
SITUATED AT NIWARA
BAGPAT 250609

Details and full description of the immovable properties:

(Amount in lakhs)

Details of property	Boundary	Reserve Price	EMD
ONE RESIDENTIAL HOUSE SITUATED IN THE ABADI OF VILLAGE NIWARA <u>MEASURING 86.12 SQ MTR</u>	EAST – RASTA WEST – LAND OF ABBAS NORTH – PLOT OF INSHU SOUTH - PLOT OF SAMYUDDIN	Rs 7 Lacs	Rs 0.70 Lacs

Last date for payment of EMD is 21/10/2026 for all the properties aforementioned.

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 Chief Manager, Canara Bank JVC baraut Branch, Baghpat, Phone No. (919520879329) during office hours on any working day.

कृते केनरा बैंक/For CANARA BANK

Authorized Officer प्राधिकृत अधिकारी/Authorized Officer
Date: 30/09/2026 कार्यालय (बागपत)/Regional Office (Baghpat)

Confidential

JVC BARAUT BRANCH
Baraut Baghpat-250611

Ph-919520879329
E-mail:cb18625@canarabank.com

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 30/09/2026

1	Name and Address of the Secured Creditor	Mr. NILESH KUMAR Bank SME BAGHPAT BRANCH , Baghpat - 250611.
2	Name and Address of the Borrower(s)/ Guarantor	1. MOHD DILSHAD S/O NIJAMUDDINI VILLAGE NIWARA BAGHPAT,UTTAR PRADESH 250609 2. MR IRSHAD S/O NIJAMUDDINI VILLAGE NIWARA BAGHPAT,UTTAR PRADESH 250609 3. USMAN REDYMADE GARMENTS SITUATED AT NIWARA BAGPAT 250609
3	Total Liabilities	Rs.2578305.56 (Rupees Twenty Five Lakh Seventy Eight Thousand Three Hundred Five and Fifty Six Piase only) plus further interest and cost/charges from 30/09/2026
4(a)	Mode of Auction	Online Electronic Bidding
4(b)	Details of Auction service provider	M/s PSB Alliance (Ebkray) Helpdesk Number- 8291220220 Email : support.ebkray@psballiance.com Website : https://ebkray.in/
4(c)	Date & Time of Auction	22/10/2026 Time : 11.30 am to 12.30 pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale.)
4(d)	Place of Auction	Online auction
5	Reserve Price	As per the Table in the auction Notice.

6. Other terms and conditions:

- (a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://ebkray.in/>. 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, from 30/09/2026 to 21/10/2026 on Banks working days within working hours.
- (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, JVC BARAUT Branch, Baghpat. OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, JVC BARAUT BRANCH ,Baraut Baghpat. A/c No. 209272946 IFSC Code: CNRB0018625 (Please select interbank transfer option) on or before 21/10/2026 upto 4.00 PM.
- (e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 21/10/2026 at 5.00 PM, to Canara Bank, SME BAGHPAT BRANCH by hand or by email (cb18625@canarabank.com).

JVC BARAUT BRANCH
Baraut Baghpat-250611

Ph-919520879329
E-mail:cb18625@canarabank.com

- 578 305.56
FILE NO
- (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.
- (f) The intending bidders should register their names at portal <https://ebkgray.in/> 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 (Ebkray) Helpdesk No. 8291220220, E-mail: support.ebkray@psballiance.com
- (g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- (h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 5,000.00. 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.
- (i) 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.
- (j) 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.
- (k) All charges for conveyance, stamp duty/GST registration charges, taxes etc., as applicable shall be borne by the successful bidder only.
- (l) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- (m) 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 JVC BARAUT Branch, Baghpat (919520879329) e-mail id: cb18625@canarabank.com OR the service provider M/s PSB Alliance (Ebkray) Helpdesk No. 8291220220, E-mail: support.ebkray@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.

Authorized Officer
Date: 30/09/2026

कृते केनरा बैंक/For CANARA BANK
प्राधिकृत अधिकारी/Authorized Officer
क्षेत्रीय कार्यालय (बागपत)/Regional Office (Baghpat)