केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

BIJAINAGAR (DP CODE-5786)

Date: 03.11.2026

Ref: **BIJAINAGAR**/5786/SALE/JOSHI/2026/11

To

(Borrower)

1. M/s JOSHI CONSTRUCTION
   Prop. SANJAY KUMAR JOSHI
   GAGEDA, HURDA
   BHILWARA- 311021 (Rajasthan)

(Proprietor)

2. Mr. SANJAY KUMAR JOSHI
   S/O RAGHUNATH JOSHI
   BUS STAND, GAGEDA, HURDA
   BHILWARA- 311021 (Rajasthan)
   Also At-
   Residential Plot BOOK NO. 702,
   PATTA NO. 1 MISSAL NO. 04,
   Gagera,Tehsil-Hurda,Bhilwara (Raj.) 311021

Dear Sir,

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

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As you are aware, Authorized Officer on behalf of Canara Bank, **BIJAINAGAR** Branch 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 **BIJAINAGAR** Branch of Canara Bank.

The undersigned proposes selling 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 (e-auction notice) containing terms and conditions of the sale. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within **30 days** from the date of this notice, and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the enclosed Sale Notice.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

केनरा बैंक
For CANARA BANK

प्राधिकृत अधिकारी / AUTHORISED OFFICER

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

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E-AUCTION NOTICE

SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ONLINE AUCTION) UNDER RULES 8(6) & (9) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002

Notice is hereby given to the effect that the immovable properties described herein, taken possession under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold through e-auction on the following terms & conditions. E-auction arranged M/s. PSB Alliance (Ebkray) through the website https://baanknet.com/.

1. **Name and Address of the Secured Creditor**:
   Canara Bank, **BIJAINAGAR BRANCH (DP CODE-5786)**, Ajmer-305623

2. **Name and Address of the Borrower & Guarantor**:
   1) M/s JOSHI CONSTRUCTION (PROP. SANJAY KUMAR JOSHI), ADDRESS: GAGEDA, HURDA BHILWARAM, RAJASTHAN- 311021 (Borrower)
   2) Mr. SANJAY KUMAR JOSHI, S/O RAGHUNATH JOSHI, BUS STAND, GAGEDA, HURDA, BHILWARA- 311021 (Rajasthan)Also At-Residential Plot BOOK NO. 702, PATTA NO. 1 MISSAL NO. 04, Gagera,Tehsil-Hurda,Bhilwara (Raj.) 311021 (Proprietor)

3. **Total liabilities as on 03.11.2026**: Rs. **3,44,346.38/-** (Rupees Three Lakh Forty-Four Thousand Three Hundred Forty-Six and Paisa Three-Eight Only) + further interest and other expenses.

4. **Last Date & Time for receipt of tender documents**:
   08.12.2026, 5.00 PM can also be submitted offline to **BIJAINAGAR Branch**

5. **Address in which the tender document to be submitted**:
   Canara Bank, **BIJAINAGAR BRANCH (DP CODE-5786)**, Ajmer-305624

6. (a) **Date & Time of e- auction: Date 09.12.2026; Time 04:30 pm- 05.30 pm**
   (With unlimited extension of 5 minutes duration each till the conclusion of the sale)

   (b) **Portal of e- auction:** https://baanknet.com/

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7. **Details of Properties:**

EMT OF RESIDENTIAL HOUSE AND BUILDING -

IMMOVABLE:

Residential Plot BOOK NO. 702 PATTA NO. 1 MISSAL NO. 04 measuring 800 sq. ft. situated at Gagera,Tehsil-Hurda,Bhilwara (Raj.) 311021

bounded by

Boundaries	**As per deed**
East:	P/o Shri. Rama Teli
West:	Rasta Asind to Gulabpura
North:	P/o Shri Debi Dholi
South:	Rasta

8. **Reserve Price**:
Rs. 15,57,000/- (Rs Fifteen Lakhs Fifty-Seven Thousand Only)
EMD & last date of deposit of EMD:
Rs. 1,55,700/- (Rs. One Lakh Fifty-Five Thousand Seven Hundred only)
on or before 08.12.2026, 5.00 PM (offline or online)

OTHER TERMS AND CONDITIONS

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following conditions

a. The property will be sold in **"as is where is and as is what is"** basis including encumbrances, if any. There is no encumbrance 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 proceedings.

c. The property can be inspected, with Prior Appointment with Authorised Officer, on 08.12.2026 between 3.00 pm to 5.00 pm.

d. The property will not be sold below the Reserve Price and the participating bidders may improve their offer further during auction process.

e. EMD amount of 10% of the Reserve Price is to be deposited by way online payment at ebkray / generation challan through baanknet before 08.12.2026, 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) on

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Helpdesk No. 8291220220 and e-mail ID support.ebkray@psballiance.com, immediately on the same date of payment of
the EMD amount the bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature).

g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 08.12.2026 (date) 5.00 PM, to Canara Bank, **BIJAINAGAR** branch by hand or by email.

(1) EMD amount through Ebkray.

(2) 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.

(3) Bidders Name. Contact No. Address, E Mail Id.

(4) Bidder's A/c details for online refund of EMD.

h. The intending bidders should register their names at portal https://ebkray.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). Helpline of the service provider are as under:

S. No.	Name	Contact Number	e-mail ID
1	Helpdesk Number	8291220220	support.ebkray@psballiance.com
2	Mr. Karan Modi	7016716557	karan@procure247.com
3	Mr. Vasu Patel	9510974587	vasu.patel@procure247.com
4	Mr. Kashyap Patel	6354604884	kashyap@procure247.com
5	Mr. Animesh Jain	7046612345	animesh@procure247.com

i. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 days of finalization of sale. The EMD shall not carry any interest.

j. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 5,000. The bidder who submits the highest bid (not below the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favor of the successful bidder, subject to confirmation of the same by the secured creditor.

k. 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 within the period stated above, 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.

l. All charges for conveyance, stamp duty and registration charges etc., as applicable, shall be borne by the successful bidder only.

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m. For sale proceeds above Rs. 50 Lacs (Rupees Fifty Lacs), TDS shall be payable at 1% of the sale amount, which shall be payable separately by the Successful buyer.

n. Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

o. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office or **BIJAINAGAR branch** who as a facilitating center shall make necessary arrangements.

p. For further details contact, **Canara Bank, Bijainagar Branch** (Ph. No **8107007228**) e-mail id cb5786@canarabank.com OR the service provider M/s. PSB Alliance (Ebkray) at mb. No. 8291220220 (e-mail ID: 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.

Place: **BIJAINAGAR**
Date: 03.11.2026

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For CANARA BANK

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