केनरा बैंक Canara Bank

सिंडिकेट Syndicate

COVERING LETTER TO SALE NOTICE

Ref: ARM AGRA/SALENOTICE/SHIVANSHCONSTRUTION/2026 **Date: 05.11.2026**

To,

1. M/S SHIVANSH CONSTRUCTION
   PROPRIETOR SMT ARCHANA KAUSHIK
   HNO 154/2, JAROTI ROAD
   HAPUR, UP - 245101

2. SMT ARCHANA KAUSHIK W/O VARUN KAUSHIK
   H NO. 1311 GARH ROAD
   SHAKTI NAGAR
   HAPUR, UP - 245101

3. SHRI VARUN KAUSHIK S/O SHRI SURENDER SINGH
   721/3 KRISHNA NAGAR, SWARG ASHRAM ROAD
   HAPUR, UP - 245101

Dear Sir/Madam,

Sub: Notice issued in terms of Sec. 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest act, 2002, under rule 8(6) read with rule 9(1) of the Security Interest (enforcement) rules, 2002.

As you are aware, I on behalf of Canara Bank ARM BRANCH, AGRA 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 ARM BRANCH, AGRA 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 of 15 days 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,

केनरा बैंक/For CANARA BANK

AUTHORISED OFFICER
CANARA BANK

ENCLOSURE-
1) SALE NOTICE.

आस्ति वसूली प्रबंधन शाखा / Asset Recovery Management Branch Tel : 9084688622 Email: cb7315@canarabank.com

अचल कायालय, 12ए-सीसी/1, राजेंद्र सेंटर, आवास दवकास कॉलोनी, दसकि िरा, आगरा -282007 /
CIRCLE OFFICE, 12A/CC-1, RAJENDRA CENTRE, AWAS VIKAS COLONY / SIKANDRA, AGRA - 282007

केनरा बैंक CANARA BANK 7315 ARM BRANCH, AGRA आस्ति वसूली प्रबंधन शाखा, आगरा

केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(Auction Sale Notice for Immovable Properties)
CANARA BANK
(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 under rule 8(6) read with rule 9(1) 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 Symbolic Possession of which has been taken by the Authorised Officer of ARM BRANCH, AGRA of the Canara Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" without recourse basis on **26.11.2026**, for recovery of **Rs. 1,19,70,448.81** as per demand notice dated-21.05.2024 plus interest plus other charges less recovery, if any, due to the ARM BRANCH, AGRA of Canara Bank from:

1. **M/S SHIVANSH CONSTRUCTION**
   PROPRIETOR SMT ARCHANA KAUSHIK
   HNO 154/2, JAROTI ROAD
   HAPUR, UP - 245101

2. **SMT ARCHANA KAUSHIK W/O VARUN KAUSHIK**
   H NO. 1311 GARH ROAD
   SHAKTI NAGAR
   HAPUR, UP - 245101

3. **SHRI VARUN KAUSHIK S/O SHRI SURENDER SINGH**
   721/3 KRISHNA NAGAR, SWARG ASHRAM ROAD
   HAPUR, UP - 245101

Reserve Price and Earnest Money Deposit:

"EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) 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."

1.	Name and Address of Secured Creditor	Canara Bank, ARM BRANCH, AGRA
2.	Name and Address of the Borrower & Guarantors	1. M/S SHIVANSH CONSTRUCTION PROPRIETOR SMT ARCHANA KAUSHIK HNO 154/2, JAROTI ROAD HAPUR, UP - 245101 2. SMT ARCHANA KAUSHIK W/O VARUN KAUSHIK H NO. 1311 GARH ROAD SHAKTI NAGAR HAPUR, UP - 245101 3. SHRI VARUN KAUSHIK S/O SHRI SURENDER SINGH 721/3 KRISHNA NAGAR, SWARG ASHRAM ROAD HAPUR, UP - 245101

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सिंडिकेट Syndicate

3.	Total Liabilities as on	Rs. 1,19,70,448.81 as per demand notice dated-21.05.2024 plus interest plus other charges less recovery, if any.
4.	a). Mode of Auction	E-Auction
	b). Details of Auction service provider	Company Name: M/s PSB Alliance Pvt Ltd (E-Bkray) Helpdesk Number: 8291220220 Email: Support.BAANKNET@psballiance.com Website: https://baanknet.com/
	c). Date & Time of Auction	26.11.2026 between 11:00 AM to 01:00 PM
	d). EMD Deposit Time	UPTO 05:00 PM, 25.11.2026
	e). Place of Auction	https://baanknet.com/

5. Details of Properties with Reserve Price and Earnest Money Deposit:

S.no	Property	RESERVE PRICE(Rs.)	EMD(Rs.)
1.	A Residential Plot Bears Plot No. 184 Measuring 131.28 Sq. Yds I.E. 109.47 Sq. Mtrs., Part Of Khasra No. 137 Situated At Village Jarauti, Geeta Colony, Shyampur-Jarothi Marg, Within Municipal Limit, Hapur Bounded As: East : Plot No. 183, Bhuja 43'ft 6" Inch West: Plot No. 186 & 187, Bhuja 43' 6" Inch North: Rasta 20' Ft Wide, Bhuja 27'ft 1"Inch South: Green Park Colony Bhuja 27' Ft 1" Inch	66.00 Lakhs	6.60 Lakhs
2.	A Single Story Residential House Constructed Over A Plot, Part Of Plot No. 154 Total Area Of The Plot, Measuring 400.53 Sq. Yrds, Out Of It's A Plot Measuring 88.26 Sq. Yrds I.E. 73.82 Sq. Mtrs., Towards West, Part Of Khasra No. 137 Situated At Village Jarauti, Near Geeta Colony, Jarauti Road, Near Green Park Colony, Hapur Bounded By East : Remaining Area Of Plot No. 154, Bhuja 15'ft West: Rasta 30'ft Wide, Bhuja 15' Ft North: Rasta 25' Ft Wide, Bhuja 52'ft 2" Inch South: Remaining Portion Of Plot No. 154, Bhuja 53'ft 9" At Present Property Of Smt. Anuradha	40.00 lakhs	4.00 Lakhs

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	3.	A Residential Plot Bears Part Of Plot No. 37, Measuring 100 Sq. Yds., I.E. 83.64 Sq. Mtrs., Part Of Khasra No. 143 Situated At Village Jarauti, Now Called With The Name As Geeta Colony, Hapur, As Per Letters Issued From Nagar Palika Parishad Hapur In Respect Of The Plot In Question, At Present The Said Plot Comes Under Limit Nagar Palika Parishad, Hapur Bounded As: East : Plot No. 52, Bhuja 20'ft West: Rasta 20' Ft Wide, Bhuja 20'ft North: Plot No. 36 & Part Of Plot No. 55, Bhuja 45'ft South: Plot No. 38, Bhuja 45' Ft	**24.50 Lakhs**	**2.45 Lakhs**
	4.	Triple Storied House, Part Of Khasra No. 137 (Plot No. 1, Total Area 327.05 Sq. Yds., Out Of It House Constructed On Plot No. 1/3 Area 60.00 Sq. Yds. I.E. 50.184 Sq. Mtrs., Situated At Village Jarauti, Geeta Colony, Shyampur-Jarothi Marg, Within Municipal Limit, Hapur Bounded As: East : Remaining Area Of Plot, Bhuja 30'ft West: Remaining Area Of Plot, Bhuja 30'ft North: Plot No. 2, Bhuja 18' South: Rasta 25' Wide, Bhuja 18'	**25.50 Lakhs**	**2.55 Lakhs**

6.	**The property can be inspected Date & Time**	**With Prior Appointment with Authorised Officer, ARM BRANCH From 20.11.2026 to 21.11.2026 during office hours.**

7. **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 basis, including encumbrances if any. There are no encumbrances to the knowledge of the Bank, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 5(e) below.

b) The property/ies will be sold above the reserve price.

c) The inspection of property put on auction will be permitted to interested bidders at site from 20.11.2026 to 21.11.2026 between 10:00 AM and 05:00 PM with Prior Appointment with Authorised Officer, ARM BRANCH, AGRA.

d) Prospective bidders are advised to visit website **https://baanknet.com/**and register yourself on e-auction platform and further ensure having valid KYC documents like PAN Card & Aadhar and Aadhar 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 Bannknet (Contact details 7046612345/ 6354910172/ 8291220220/ 9892219848/ 8160205051, Email: support.BAANKNET@psballiance.com).**

e) The intending bidders shall deposit Earnest Money Deposit (EMD) 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 therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan" on or before 25.11.2026 at 05:00 PM.

f) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.50,000/- for Property Sl No 1, Rs.25,000/- For Property Sl No 2 and Sl No 4 & Rs.10,000/- For Property Sl No 3 (Incremental amount/price) 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 Authorised Officer/Secured Creditor.

g) The incremental amount/price during the time of each extension shall be in multiplies of Rs.50,000/- for Property Sl No 1, Rs.25,000/- For Property Sl No 2 and Sl No 4 & Rs.10,000/- For Property Sl No 3 (Incremental amount/price) 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 Branch, Agra IFSC Code CNRB0007315.

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. 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 Authorised 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 Authorised 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.

o) Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

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p) For further details, Senior Manager, Canara Bank, ARM Branch, Agra Mobile 7310950297, 9084688622 may be contacted during office hours on any working day or to the service provider Baanknet (M/s PSB Alliance Pvt. Ltd)contact details as mentioned above in point no (d).

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

Place: AGRA
Date: 05.11.2026

Authorised Officer
Canara Bank

प्राधिकृत अधिकारी/Authorised Officer