केनरा बैंक Canara Bank

Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: ROA/R&L/GUJRATI/E-AUCTION/NOV/2026-27 **Date:05-11-2026**

To

1) **MR. SANTOSH KUMAR** **(BORROWER)**
S/O RAM DHANI
R/O VILL-BHAISAHIJOT KALAN
PO-LUTAHI, SANT KABIR NAGAR,
Mob: 7752828606
UTTAR PRADESH-272172

2) **SMT GUJRATI** **(CO-BORROWER & MORTGAGOR)**
W/O RAM DHANI
R/O VILL-BHAISAHIJOT KALAN
PO-LUTAHI, SANT KABIR NAGAR,
UTTAR PRADESH-272172

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, I on behalf of Canara Bank, BANKATI BRANCH, have taken possession of the assets described in Schedule to the Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to Canara Bank, BANKATI BRANCH.

The undersigned proposes to sell the assets more fully described in the Schedule to the Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, 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 said Act or any other law in force.

Yours faithfully,

कृते केनरा बैंक
For CANARA BANK

प्राधिकृत अधिकारी
Authorised Officer

Authorised Officer
Canara Bank

ENCLOSURE – SALE NOTICE

केनरा बैंक / CANARA BANK
वसूली व विधि अनुभाग
RECOVERY & LEGAL SECTION
कार्यालय अयोध्या / RO-AYODHYA-224001

केनरा बैंक Canara Bank
Syndicate

(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 the 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 immovable property described below mortgaged/charged to the Secured Creditor, the [physical/constructive—specify the applicable mode of] possession of which has been taken by the Authorised Officer of Canara Bank, will be sold on "as is where is", "as is what is", and "whatever there is" on 25-11-2026, for recovery of Rs. 20,97,754.03/- (Rupees Twenty Lakh Ninety-Seven Thousand Seven Hundred Fifty-Four and Three Paise Only) as on 21-06-2026 plus interest and other charges thereon payable to Canara Bank, BANKATI BRANCH, from:

1) **MR. SANTOSH KUMAR** **(BORROWER)**
S/O RAM DHANI
R/O VILL-BHAISAHIJOT KALAN
PO-LUTAHI, SANT KABIR NAGAR,
UTTAR PRADESH-272172

2) **SMT GUJRATI** **(CO-BORROWER & MORTGAGOR)**
W/O RAM DHANI
R/O VILL-BHAISAHIJOT KALAN
PO-LUTAHI, SANT KABIR NAGAR,
UTTAR PRADESH-272172

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	**All That Part And Parcel of The Property Consisting Of Gata No. – 357, Admeasuring 251.10 Sq Mtr., Situated At Village – Pankhobari , Tappa -Mathauli, Pargana- Mahuli West Tehsil & District- Basti** **Bounded By-** **As Per Sale Deed:-** **East- CC Road 12 Feet** **West-Land of Md Arif** **North- Land of Samsun Nisha** **South-Land of Abdullah**	**8,60,650/-**	**86,065/-**

The Earnest Money Deposit (EMD) shall be deposited on or before 24-11-2026 up to 5:00 PM.

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, **BANKATI BRANCH Canara** Bank, Ph. No. **9129830085** during office hours on any working day.

अधिकृत अधिकारी
Authorised Officer

Date:05-11-2026
Place: BANKATI

Authorised Officer
CANARA BANK

CANARA BANK
RECOVERY & LEGAL SECTION

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED **05-11-2026**

24. Name and Address of Secured Creditor: **Canara Bank, BANKATI BRANCH**

25. Name and Address of the Borrower & Guarantors:

1) **MR. SANTOSH KUMAR** **(BORROWER)**
S/O RAM DHANI
R/O VILL-BHAISAHIJOT KALAN
PO-LUTAHI, SANT KABIR NAGAR,
UTTAR PRADESH-272172

2) **SMT GUJRATI** **(CO-BORROWER & MORTGAGOR)**
W/O RAM DHANI
R/O VILL-BHAISAHIJOT KALAN
PO-LUTAHI, SANT KABIR NAGAR,
UTTAR PRADESH-272172

26. Total Liabilities as on **21-06-2026**: **Rs. 20,97,754.03/- Plus** Interest & other charges thereon.

27. a) Mode of Auction: **E-auction**

b) Details of Auction service provider: **M/s PSB Alliance (Ebkray), Helpdesk Number – 8291220220 Email**support.baanknet@psballiance.com **Website** https://baanknet.com/

c) Date & Time of Auction: 25-11-2026 FROM 02.00 PM TO 05:00 PM

d) Place of Auction: **E-auction**

28. Reserve Price:

S.No	Property Address	Reserve Price (Rs	EMD (Rs)
1	**All That Part and Parcel of The Property Consisting Of Gata No – 357, Admeasuring 251.10 Sq Mtr., Situated At Village – Pankhobari , Tappa -Mathauli, Pargana-Mahuli West Tehsil & District- Basti** **Bounded By-** **As Per Sale Deed: -** **East- CC Road 12 Feet** **West-Land of Md Arif** **North- Land of Samsun Nisha** **South-Land of Abdullah**	**8,60,650/-**	**86,065/-**

29. Other terms and Conditions:

ff) The property will be sold in "as is where is" condition, including encumbrances if any. There are no encumbrances to the knowledge of the Bank.

gg) Auction/bidding shall be conducted only through online electronic bidding on https://baanknet.com/. Bidders are advised to review the detailed terms and conditions available on the website before participating in the e-auction.https://baanknet.com/

hh) The property may be inspected by prior appointment with Authorised Officer, Canara Bank BANKATI BRANCH from 05-11-2026 to 24-11-2026 .

ii) The property will be sold at a price not lower than the Reserve Price and the participating bidders may improve their offer further during the auction process.

jj) EMD amount of 10% of the Reserve Price is to be deposited by way of demand draft in favour of the Authorised Officer, Canara Bank, BANKATI BRANCH or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, REGIONAL OFFICE-AYODHYA A/c No. 6975296000001 IFSC Code: CNRB0006975 on or before 24-11-2026 before 5:00 PM.

kk) 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.baanknet@psballiance.com Website https://baanknet.com/.**

ll) After payment of the EMD amount, the intending bidders shall submit a copy of the following documents/details on or before 28-11-2026 (date) 5:00 PM to Canara Bank BANKATI BRANCH by hand or by emaiL id Cb19326@canarabank.com. emaiL id **Cb19326@canarabank.com**

mm) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.

nn) Photocopies of PAN Card, identity 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) Bidder's name. contact number Address, email ID.

iv) Bidder's account details for online refund of EMD.

Intending bidders shall register on the Baanknet portal at https://baanknet.com/ and obtain their user ID and password free of cost. For online training on the e-auction process, bidders may contact M/s PSB Alliance (Ebkray), Helpdesk No. 8291220220; email: support.baanknet@psballiance.com; website: https://baanknet.com/.

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 multiples of ₹10,000. The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as a successful bidder. Sales shall be confirmed in favour of the successful bidder, subject to confirmation 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 the successful bidder 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 Lakh (Rupees Fifty lacs) and above, the successful bidder will have to deduct TDS at the rate of 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) The Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason.

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 **BANKATI BRANCH** who, as a facilitating Centre, shall make necessary arrangements.

CANARA BANK RECOVERY & LEGAL SECTION

o) For further details contact Canara Bank, **BANKATI BRANCH** (Ph. No **9129830085**) e-mail id-cb19326@canarabank.comOR the service provider **M/s PSB Alliance (Ebkray), Helpdesk Number – 8291220220Email**support.baanknet@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
प्राधिकृत अधिकारी
Authorised Officer

Place: BANKATI
Date:05-11-2026

Authorised Officer
Canara Bank