केनरा बैंक Canara Bank
सिंडिकेट Syndicate

CANARA BANK

COVERING LETTER TO SALE NOTICE

Ref: SARFAESI/3743/US/NOV/P31/2026 Date: 10.11.2026

To

Mrs. Uma Saxena **W/o Mr. Dulare Saxena** **Flat No.-F.F.-1, Plot No.-54** **Akash Vihar Colony, Loni** **Dist- Ghaziabad-201102**	**Mr. Chaman Saxena** **S/o Mr. Dulare Saxena** **Flat No.-F.F.-1, Plot No.-54** **Akash Vihar Colony, Loni** **Dist- Ghaziabad-201102**
Mrs Uma Saxena **W/o Mr. Dulare Saxena** **Flat No.-G.F.-2, Plot No.-54** **Akash Vihar Colony, Loni** **Dist- Ghaziabad-201102**	**Mr. Chaman Saxena** **S/o Mr. Dulare Saxena** **Flat No.-G.F.-2, Plot No.-54** **Akash Vihar Colony, Loni** **Dist- Ghaziabad-201102**

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

As you are aware, I on behalf of Canara Bank Sadat Nagar Ikla Branch 3743 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 Sadat Nagar Ikla 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 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 subject Act/ or any other law in force.

कृते केनरा बैंक / For Canara Bank
Yours faithfully,
प्राधिकृत अधिकारी / Authorised Officer
Authorised Officer, Canara Bank

कार्यालय गाजियाबाद Regional Office-Ghaziabad Legal Section

ENCLOSURE – SALE NOTICE

केनरा बैंक Canara Bank
सिंडिकेट Syndicate

CERSAI ID: 400029515585

(Auction Sale Notice for Immovable properties)

CANARA BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 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 property mortgaged/ charged to the secured Creditor, the physical possession of which has been taken by the Authorised Officer of Canara Bank Sadat Nagar Ikla Branch, Secured Creditor, will be sold on As is where is", As is what is", and Whatever there is" on 30.11.2026, for recovery of Rs. 10,54,461.41 (Rupees Ten Lakh Fifty Four Thousand Four Sixty One and Forty One Paise) due to the Secured Creditor from Mrs. Uma Saxena and Chaman Saxena.

The reserve price will be Rs.8,90,000 (Rupees Eight Lakh Ninety Thousand) and the earnest money deposit will be Rs. 89,000 (Rupees Eighty Nine Thousand)

1.	Name and Address of the Secured Creditor	Canara Bank, Sadat Nagar Ikla Branch (DP 3743)
2.	Name and Address of the Borrower & Guarantor	Mrs. Uma Saxena W/o Mr. Dulare Saxena Flat No.-F.F.-1, Plot No.-54 Akash Vihar Colony, Loni Dist- Ghaziabad-201102 Mr. Chaman Saxena S/o Mr. Dulare Saxena Flat No.-F.F.-1, Plot No.-54 Akash Vihar Colony, Loni Dist- Ghaziabad-201102
3.	Total liabilities as on 06.11.2026	Rs.10,54,461.41 (Rupees Ten Lakh Fifty Four Thousand Four Sixty One and Forty One Paise)
4.	e) Mode of Auction f) Details of Auction service provider g) Date & Time of Auction h) Place of Auction	E-Auction M/s PSB Alliance (eBkray) 30.11.2026 & 12.30 to 13.30 Online
5.	Details of Property/ies	Residential Flat no. G.F.-2, Ground Floor, (without Roof Right), Back Side, Situated at Plot No-54, Khasra No. 67, Akash Vihar, Village-Sadullabad, Ghaziabad and admeasuring area 41.805 Sq meter with boundaries as: East: Road 7.5 Meter Wide West: Plot Others North :Plot No. 53

		South : Plot No-55
6.	Reserve Price	Rs.8,90,000 (Rupees Eight Lakh Ninety Thousand)
7.	Earnest Money Deposit	Rs. 89,000 (Rupees Eighty Nine Thousand)
8.	The property can be inspected Date & Time	12.11.2026 to 30.11.2026
	Detail of Encumbrance	Not Known to the Bank
	Detail of litigation	Not known to the Bank

9 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, mentioned in above table at S. No 9 &10. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.
b. The property/ies will be sold above the Reserve Price.
c. The property can be inspected from 12.11.2026 to 30.11.2026 between 10.00 hrs and 17.00 hrs.
d. Prospective bidders are advised to visit website https://baanknet.com/ and register yourself on the e-auction platform and further ensure having valid KYC documents like operative PAN Card & Aadhaar and Aadhaar 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 Baanknet (Contact details 7046612345/6354910172/ 8291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com.
e. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. 89,000 (Rupees Eighty Nine Thousand) being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly (online) 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 27.11.2026 before 16.30 hrs.
f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000/- (Rupees Ten Thousand) (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 Authorized Officer/Secured Creditor.
g. The incremental amount/price during the time of each extension shall be Rs. 10,000/- (Rupees Ten Thousand) (incremental price) and time shall be extended to 20 (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. No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose.

k. 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, Sadat Nagar Ikla, IFSC Code CNRB003743 (Branch IFSC Code).

l. It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity , water, maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.

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

n. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable by the Successful buyer from sale amount. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank.

p. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale. 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. The inspection of property put on auction will be permitted to interested bidders at site from 12.11.2026 to 30.11.2026 from 10.00 hrs to 17.00 hrs.

q. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.

r. At any stage of the auction, the Authorised officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice.

s. For further details contact Sh. Rakesh Kumar 9971431795, Authorised Officer, Regional Office, Ghaziabad, Canara bank e-mail: rogzdrec@canarabank.com may be contacted during office hours on any working day or the The service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email:support.BAANKNET@psballiance.com.

कार्यालय गाजियाबाद Regional Office-Ghaziabad Canara Bank Recovery & Legal Section वसूली व विधि अनुभाग

कृते केनरा बैंक / For Canara Bank

Authorised Officer

प्राधिकृत अधिकारी / Authorised Officer

CANARA BANK

Place: Ghaziabad

Date: 10.11.2026