केनरा बैंक Canara Bank
सिंडिकेट Syndicate

COVERING LETTER TO SALE NOTICE

Ref: E-auction/6980/REC/2026-27/Nov26/04 **Date: 10.11.2026**

To,

1.) **Mr. Ram Narayan Tiwari** **(Borrower & Mortgagor)**
S/o Jagdev Tiwari
Ward No.10 Shaheed R K Tiwari Nagar
Vill- Koran
Dist- Prayagraj (UP)
Pin-212306

2.) **Mr. Prakash Tiwari** **(Co-Obligant)**
S/o Ram Narayan Tiwari
Ward No.10 Shaheed R K Tiwari Nagar
Vill- Koran
Dist- Prayagraj (UP)
Pin-212306

3) **Mr. SangamLal S/o Aditya Prasad** **(Guarantor)**
R/o ChadiKoraon
Dist- Prayagraj (UP)
Pin- 221306

Dear Sir,

Sub: Notice issued in term of Section 13(4) of 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.

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As you are aware, I on behalf of **Canara Bank, Baidwar Kalan Branch** 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 **Baidwar Kalan** 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.

Yours faithfully,

कृते केनरा बैंक
For Canara Bank
अधिकृत अधिकारी
Authorized Officer

Authorized Officer, Canara Bank

ENCLOSURE – SALE NOTICE

Internal

केनरा बैंक Canara Bank
सिंडिकेट Syndicate

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 constructive/physical (Strike whichever is not applicable) possession of which has been taken by the Authorized Officer of **CANARA BANK, Baidwar Kalan** (Name of the Branch) of the Canara Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" on **07.12.2026** (mention date of the sale), for recovery of **Rs. 28,18,658.80 (Rs. Twenty Eight Lakh Eighteen Thousand Six Hundred Fifty Eight & Ps Eighty Only)+ interest effected thereon + Other Charges** due to the **CANARA BANK, Baidwar Kalan** (Name of the Branch) of **Canara Bank** from **Mr. Ram Narayan Tiwari S/o Jagdev Tiwari** (Mention name of Borrower &Mortgagor), **Mr. Prakash Tiwari S/o Ram Narayan Tiwari** (Mention name of Co-Borrower) **& Mr. Sangam Lal S/o Aditya Prasad** (Mention Name Of Guarantor)

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1.	EMT of Land & Building Part of Arazi No. 76 Mouza- Koraon Pargana-Khairagarh Tehsil - Koraon, District-Prayagraj, (U.P) Pin- 212306 Area- 570.00 Sqmtr Cersai ID-400038512968	Rs. 28,52,000/-	Rs. 2,85,200/-

The Earnest Money Deposit shall be deposited on or before 07.12.2026 up to 10:00 AM .

Details of Properties:

S.no	Property	Boundaries
1.	EMT of Land & Building Part of Arazi No.76 Mouza- KoraonPargana-Khairagarh Tehsil- Koraon, District-Prayagraj, (U.P) Pin-212306 Area- 570.00 Sqmtr Standing in the name of Ram Narayan Tiwari S/o Jagdev Tiwari	East- Road West - Part Portion of Arazi No.76 North-Property of Shyam Narayan South - Property of Vijay Narayan

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.Canara Bank.com) or may contact Manager, **Baidwar Kalan** (Branch name) Canara Bank, Ph. No. 7991993311, 8004931570 during office hours on any working day.

Date: 10.11.2026
Place: **Prayagraj**

Authorized Officer
CANARA BANK

कृते केनरा बैंक
For Canara Bank
प्राधिकृत अधिकारी
Authorised Officer

Internal

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सिंडिकेट Syndicate

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 10.11.2026

1. Name and Address of Secured Creditor: Canara Bank**BaiwarKalan**Branch

2. Name and Address of the Borrower:

1.) **Mr. Ram Narayan Tiwari** **(Borrower & Mortgagor)**
S/o Jagdev Tiwari
Ward No.10 Shaheed R K Tiwari Nagar
Vill- Koran
Dist- Prayagraj (UP)
Pin-212306

2.) **Mr. Prakash Tiwari** **(Co-Obligant)**
S/o Ram Narayan Tiwari
Ward No.10 Shaheed R K Tiwari Nagar
Vill- Koran
Dist- Prayagraj (UP)
Pin-212306

3) Mr. SangamLal S/o Aditya Prasad **(Guarantor)**
R/o ChadiKoraon
Dist- Prayagraj (UP)
Pin- 221306

3. Total Liabilities as on **10.11.2026 is Rs. 28,18,658.80 (Rs. Twenty Eight Lakh Eighteen Thousand Six Hundred Fifty Eight & Ps Eighty Only)+ interest effected thereon + Other Charges**

4. a) Mode of Auction : E-auction
b) Details of Auction service provider: **M/s PSB Alliance (Baanknet)**
Helpdesk no-8291220220
Email-id: support.baanknet@psballiance.com
Website:-https://baanknet.com/

c) Date & Time of Auction: **07.12.2026** between 11:00 AM to 12:30 PM
d) Place of Auction: E-auction Online Baanknet portal

5. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1.	**EMT of Land & Building Part of Arazi No. 76 Mouza- Koraon Pargana-Khairagarh Tehsil - Koraon, District-Prayagraj, (U.P) Pin- 212306 Area- 570.00 Sqmtr Cersai ID-400038512968**	**Rs. 28,52,000/-**	**Rs. 2,85,200/-**

6. Other terms and Conditions:

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For Canara Bank
प्राधिकृत अधिकारी
Authorised Officer

Internal

a) The property/ies will be sold in "AS IS WHERE IS" condition, including encumbrances if any. There are no encumbrances 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 proceeding.

c) The property can be inspected, with Prior Appointment with Authorized OfficerBaidwar Kalan **Branch** from **10.11.2026 to 07.12.2026.**

d) 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.

e) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favor of Authorized Officer, Canara Bank, Baidwar Kalan Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Baidwar Kalan Branch, A/c No 209272434 IFSC Code: CNRB0019893 on or before 07.12.2026 ,10:00 AM.

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 (Baanknet)Helpdesk no-8291220220 , Email- id: support.baanknet@psballiance.com**

g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 07.12.2026 (date) 10:00 AM, to Canara Bank, Baidwar Kalan Branch by hand or by email:

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.

h) The intending bidders should register their names at portal https://baanknet.com/ 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 (Baanknet)Helpdesk no-8291220220 , Email- id: support.baanknet@psballiance.com**

i) EMD deposited by the unsuccessful bidder shall be refunded to them. 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.10000.00 (The amount can be decided by the Authorized Officer depending upon the value of the property with a minimum of Rs.10000.00 as incremental value). 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 favor of the successful bidder, subject to confirmation of the same by the secured creditor.

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For Canara Bank
M.R.K.
प्राधिकृत अधिकारी
Authorised Officer

Internal

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 03 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.

l) For sale proceeds of Rs. 50 Lakhs (Rupees Fifty lakhs) 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.

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

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 Circle office or Baidwar Kalan branch who, as a facilitating centre, shall make necessary arrangements.

p) For further details contact Manager, Canara Bank, Baidwar Kalan Branch (PhNo 7991993311, 8004931570)

e-mail id: cb19893@Canara Bank.com OR the service provider:

M/s PSB Alliance (Baanknet)
Helpdesk no-8291220220
Email- id: 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.

Place: Prayagraj
Date: 10.11.2026

Authorized Officer
Canara Bank

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For Canara Bank
प्राधिकृत अधिकारी
Authorised Officer

Internal